# Oracle® Financial Services Lending and Leasing Line Origination Setup Guide



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ORACLE

Oracle Financial Services Lending and Leasing Line Origination Setup Guide, Release 14.12.0.0.0

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# 1 Navigation

This document provides an overview of the basic template, navigation, common operations that can be performed, and keyboard short cuts available in Oracle Financial Services Lending and Leasing. Since this section details the general options available in the User Interface, some or all the parts of this section are applicable to you as per access provisions & licensing.

### Note:

The application can be best viewed in 1280 x 1024 screen resolution.

The document is organized into below topics:

- Audience
- Conventions Used
- Logging In
- Template and Navigation
- Common Operations
- Keyboard Compatibility
- Tool Tips
- Accessibility

# 1.1 Audience

This document is intended to all Prospective Users who would be working on the application.

# 1.2 Conventions Used

#### Table 1-1 Conventions

Term	Refers to
The system/application	Oracle Financial Services Lending and Leasing
Mnemonic	The underlined character of the tab or button

# 1.3 Logging In

The pre-requisites to log into the system are a valid user ID and a password, defined by the system administrator in Administration > User screen.

You can login to the system using a valid user ID and a password defined by the system administrator, in Administration > User screen. A User ID is disabled automatically by the system if it is inactive for a specified number of days.



When you invoke the application, the Sign In screen is displayed.

Financial Services Lending and Leasing		0
	Sign In Please etter sussid and password * 'User 18 - * Password Sign In	

- User ID Specify a valid User ID.
- **Password** Specify a valid password for the specified User ID.

The system accepts the User ID and password in upper case only. After specifying valid credentials, click **Sign In** to sign into the application.

# 1.4 Template and Navigation

This section provides a brief input on the template and navigation of the system.

Details are grouped into two categories to enable easy understanding. These include:

- Home Screen
- Screens

### 1.4.1 Home Screen

Once you login to the application with valid credentials, the system authenticates the details and displays the Home screen.

The Home screen consists of the following components:

- Header
- Left Pane
- Right Pane/Work Area



Financial Services	Lending and Leasing		🛔 Welcome, VAVAIDYA 👻 🛵 Sign Qut [Q
DashBoard			
/ DashBoard DashBoard Users Productivity. System Honator Produces Analysis Produces Analysis Process Files	5		
Origination     Servicing     Collections			
> WFP			
> Tools > Setup			

### Figure 1-2 Home screen

You can view the application version details and copyright information by clicking **About** link at the right bottom corner of the screen.

### Figure 1-3 About

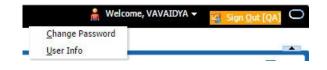
EARCH MENU		
ashBoard	About	
ashBoard ^ DashBoard Users Productivity	Orade Financial Services Lending and Lessing 14.3.1.0.0 Build OFSLL_14.3.1.0.0_9233	
System Monitor	Copyright @ 1998.2017, Oracle and/or its affiliates. All rights reserved.	
Producer Analysis Process Files	Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.	
Process rises	This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual	
=	property laws. Except as expressly permitted in your leanse agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, leanse, transmit, diabibute, axibib, perform, public or diabity any part, in any form, or by any means. Reverse enginetering, disassembly, or decomplation of this activarie, unless required by law for interpretability, a prohibited.	
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	software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.	
	This software or hardware is developed for general use in a variety of information management applications. It is not developed or hieraded for a lange the may informetry designerous asplications, including applications that multi-create and an information provide and the adveloped and adveloped adve	
Origination	This software or hardware and documentation may provide access to or information on content, products and services from third parties. Dracle Corporation and its	
Servicing	affiates are not responsible for and expressly discibiling al warranties of any kind with respect to third-park content, products, and services. Oracle Corporation and the affiates with not be responsible for any lose, costs, or damages incurred due to your access to or use of third-parky content, products, or services.	
Collections	glose	
WFP		
Tools		

### Header

In the Header, system displays the following:

• User ID that you have currently logged/Signed in. Click the adjoining drop-down arrow, the system displays the following options:

Figure 1-4 User ID - Options



- Change Password – Click to change the current password.

Figure 1-5 Change Password

Security Security Very Security Security Very Security Very Security Very Security Very Security S	RACLE			🔒 Welcome, VAVAIDYA	· Sig
Darking   Constrain   Signal Application Editory   Application Editory   Application Editory   Social Advision   Sequence and the indication   Social Advision   Application Editory   Social Advision   Application Editory   Social Advision   Bapeline Editory   Vendera:	Financial Services Ler	nding and Leasing			
> Collections	DashBoard  Orbination  Orbination  Sales taaf  Sales taaf Sales taaf Sales taaf Sales taaf Sales taaf Sales taaf Sales taaf Apploidente fithin  Apploidente Rithinal  Apploidente Rithinal  Apploidente Rithinal  Apploidente  Producers  Vendors  Vendors		Change Password  * Current Password  * New Password  * New Password	_ Uper lafe	
	> Collections > WEP				
Tools					
> loss Sestep					

Specify the current password in the **Current Password** field and a valid password, you wish to maintain as a new password, in the **New Password** field. Re-enter the password in **Confirm Password** field and click **Submit** to change the password.

– User Info – Click to view the current user info.

Figure 1-6 User Info

er Info					
Organization			Time Zone	USER TIME ZONE	•
Division			User Time Zone		
First Name Last Name Responsibility	VAIDYA			US/CENTRAL (CENTRAL STANDAR	D
GL Post Date Last Login Date		:21:07 AM		ASIA/CALCUTTA (INDIA STANDAR TIME)	RD
Session Language	DEFAULT	T	Skin Family	Skyros (Default)	
Debug Enabled Ind					
			Submit 🕺	<u>Close</u>	



In this screen, apart from viewing the user info, you can also set Session Language, enable error log, and specify the time zone preference.

**Session Language** – Select a language that you need to set for the session, from the drop-down list.

Debug Enabled Ind – Check this box to enable the debug indicator.

On selection, system records all the debugs into logs files depending on the following two types of system parameters:

Table 1-2 System Parameter

System Parameter	Condition to record debug data
CMN_DEBUG_METHOD	If parameter value is 1, then debug data is recorded into a file in Database Server.
	If parameter value is 4, then debug data is recorded into the table LOG_FILES_HEADER.
CMN_DEBUG_LEVEL	If parameter value is greater than 0, only then the debug data is recorded.

The debug data can be viewed from Dashboard > System Monitor > Database Server Log Files.

You can click on 🗮 List Files button to view the list of logged files.

Figure 1-7 Database Server Log files

DashBoard <sub>×</sub>	Syst	em Monito	r x					×
Batch Jobs	Jobs	Services	Database Server Log Files	Parked Tran	sactions Users			
Databas	se Serv	er Log Fi	es					
View 🕶	Format -		🗌 Freeze  🖬 Detach 🛛 🚽	l Wrap	🔂 🔡 List Files	Download File		
File Na	me			Fi	le Type		File Size File Time	
JSVPRO	_EN_000	_01_DB12C_	2084400	lo	Ь		5706 02/18/2016 06:14:1	1 Al 🔺
ALERT				lo	Ь		395 02/22/2016 03:59:1	5 AM
CSVPR	C_EN_100	_01_DB12C_	_3794335	lo	Ь		6390 02/22/2016 04:53:0	
CSVPR	C_EN_100	_01_DB12C_	3854338	lo	Ь		116750 02/22/2016 05:36:4	
JSVPRO	C_EN_000	_01_DB12C_	2094362	lo	b		5706 02/18/2016 10:57:0	TA E
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View  Text 02/1 02/1 02/1 02/1 02/1	Format ▼ 8/2016 8/2016 8/2016 8/2016	17:44:1 17:44:1 17:44:1 17:44:1	11: 45:FLL:1v_use_BI 11: cmnsyp_c1_000_01 11: cmnsyp_c1_000_01 11: cmnsyp_c1_000_01	I::Y l.get_syp l.get_syp l.get_syp	© Beginning ® Er _parameter_v _parameter_v _parameter_v	alue value: we alue value: ht alue value: ht	eblogic	
View  Text	Format ▼ 8/2016 8/2016 8/2016 8/2016 8/2016	17:44:1 17:44:1 17:44:1 17:44:1 17:44:1 17:44:1	11: 45:FLL:1v_use_BI 11: cmnsyp_c1_000_01 11: cmnsyp_c1_000_01 11: cmnsyp_c1_000_01	I::Y 1.get_syp 1.get_syp 1.get_syp 1.get_syp	Beginning @ Er parameter_v parameter_v parameter_v parameter_v	alue value: we alue value: ht alue value: ht alue value: /:	ablogic ttp://ofss2221142.in.oracle.com: ttp://ofss2221142.in.oracle.com: scratch/work_area/DEV/QA143REL/n	
View   Text  02/1	Format 8/2016 8/2016 8/2016 8/2016 8/2016 8/2016	17:44:1 17:44:1 17:44:1 17:44:1 17:44:1 17:44:1 17:44:1	11: 45:FLL:1v_use_BI 11: cmnsyp_c1_000_01 11: cmnsyp_c1_000_01 11: cmnsyp_c1_000_01 11: cmnsyp_c1_000_01 11: cmnsyp_c1_000_01	I::Y 1.get_syp 1.get_syp 1.get_syp 1.get_syp 1.get_syp	Beginning      Er     Parameter_v     parameter_v     parameter_v     parameter_v     parameter_v     parameter_v	alue value: we alue value: ht alue value: ht alue value: /s alue paramete:	ablogic ttp://ofss2221142.in.oracle.com: ttp://ofss2221142.in.oracle.com: scratch/work_area/DEV/QA143REL/n	

Click on Show File button to view the selected file contents in the File Content

section. You can also click **Download File** button to extract a copy of debug details.



**Time Zone Level** - Select the time zone preference as User/Company Branch/ Application Server Time Zone from the adjoining options list.

For more details on time zone selection, refer to Time Zone Preference section of this user manual.

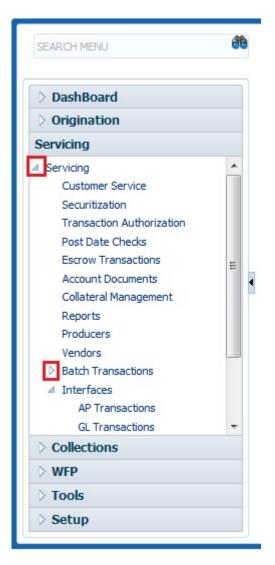
Click **Submit** to save the changes or **Close** to close the screen without changes.

- Accessibility Click the link to view accessibility features of the system. *Refer accessibility document for further details.*
- NextGenUI This is Next Generation User Interface option which is an enhanced interface provided in OFSLL using the Oracle JavaScript Extension Toolkit (Oracle JET) frame work. This is an additional interface supported from OFSLL to the existing system and both intended to coexist in the system till further updates. This option is enabled only if the corresponding system parameter is enabled in the base system as configured by your system administrator. For more information, refer to Appendix Oracle JET Interface section in Servicing guide.
- Sign Out Click the link to sign off from the application. You can also click on
   Sign Out [QA] icon to sign off from the application.

### Left Window

In the left pane, system lists and provides drop-down links for various modules available in the product. Click  $\triangleright$  to expand the Module Master Tabs and  $\checkmark$  to collapse them.

### Figure 1-8 Left Pane



To open a screen, navigate to Module Master Tab to which the screen belongs, expand the tabs, and click the screen link you wish to open.

### Menu Search in Left Window

In the left window you can make use of the search option to directly search and open the screen that you are familiar with, and avoid multiple steps of navigation from the LHS menu.

The Search box in the LHS facilitates for an intuitive search of required screens in Oracle Financial Services Lending and Leasing. For example, on typing the first letter of the screen, the search box displays a list of all available screens starting with the letter entered in alphabetical order. You can click on the required screen and press **Enter**. The screen is displayed in the main window/work area.



00	Access ×				l
pplication Retrieval(Origination)	Data Screen Re	ports Correspondence Transaction			
plication Documents(Origination)					
set Types(Setup Products) count Documents(Servicing)	Access Grid			👍 Add 🥖 Edi	it 📃 Yjew 🖌 🖋 Ayo
	View - Format -	🖙 🔝 Freeze 🚮 Detach 🖓 Wrap			
Access(Setup User) IP Transactions(Servicing Interfaces)	Organization	Division	Company	Branch	Allowed
lication Entry(Origination)	DMC	US01	ALL	ALL	Y
lit Tables(Setup System)	DMC	NL02 SA03	ALL	ALL	Y
ances(Servicing Batch Transactions)	DMC	3P04	ALL	ALL	Y
Drigination					
Servicing					
Drigination Servicing Collections WFP					

### Figure 1-9 Left Pane Search

When there are multiple matches with same screen name, you can filter the results through the module from which the screen is accessed which is indicated in angular brackets. For example typing **VEN** displays the following options for selection - Vendors(Collections), Vendors(Origination), Vendors(Servicing), Vendors(Setup System). For subsequent search, you need to clear the data in the search field.

### **Right Window**

The Right Window can also be termed as work area. When you click the screen link on left pane, system displays the corresponding screen in the right pane.

Sa	les Lead ×													
	ead Entry Follow-I	Jp Maintenance												
	Applicant Inforr	nation									Add	d / Fe	dit 📃 View	🖋 A
on Entry	View - Format -	Freeze	Detach	wrap الي	669								Ten .	
(	Lead #	Lead Dt	Company	Branch	First Name	Last Name	Birth Dt	Channel	Source	Туре	Country		Address #	C
	L-00002006	12/15/2015	NL02	NLHQ	ROSEMARY	BLACK	12/08/1987	CONSULTATION	WEB ENTRY	HOME	UNITED :		813 W	j
ieval	L-00001002	12/02/2015	U501	USHQ	TEST	TEST LAST NAME	01/01/1990	ESTATE AGENT	EAX IN	RELATIVE	UNITED :	STATES	1000	P
s	L-00003002	12/17/2015	US01	USHQ	BOND	JAMES	01/01/1997	WEB	WEB ENTRY	HOME	UNITED S		1000	B
ments	L-00002002	12/12/2015	U501	USHQ	PHANINDRA	CHODA	10/10/1982	CONSULTATION	WEB ENTRY	HOME	UNITED :		89898	1
nce	L-00002004	12/12/2015	US01	USHQ	BOREN	ROBERT	12/01/1970	WEB	WEB ENTRY	HOME	UNITED :			1
ince	L-00006002	02/02/2016	U501	USHQ	NITIN	JOSHI MARTINEZ	07/25/1988	CONSULTATION	OFFLINE APPLICA	HOME	UNITED		ADD1	0
	L-00005002	12/19/2015	U501 U501	USHQ	ANDRES	SAM	08/06/1989 11/11/1991	CONSULTATION OTHERS	WEB ENTRY WEB ENTRY	HOME	UNITED S		LEAD ENTRY 123	
	Telecoms Comme	ents Documents	Requests											
	Telecom Inform			وي Wrap	6 <u>1</u> 2						Add 🕂	🖉 Edit		🖋 Aş
	Telecom Inform	mation		Wrap لي	612						Aqq		Phone Current	🖋 Ay
	Telecom Inform	mation		طاً Wrap	6 <u>0</u>	_					Add			🖋 Aj
	Telecom Inform	mation		لې Wrap	6 <u>0</u>						dd		Phone Current	🖋 Aş
	Telecom Inform	mation		슈 <sup>네</sup> Wrap	6 <u>8</u>						Aqq		Phone Current	Al
	Telecom Inform	mation		순의 Wrap	6 <u>0</u>						<b>₽</b> Add		Phone Current	🖋 As
	Telecom Inform	mation		طَ Wrap	6 <u>0</u>		-				<b>4</b> Add		Phone Current	As
	Telecom Inform	mation		Wrap لي	6 <u>8</u>						<b>₽</b> Add		Phone Current	Au
	Telecom Inform	mation		طَ Wrap	G2						Add		Phone Current	S A12
	Telecom Inform	mation		چا Wrap	<u>@</u>						Add		Phone Current	V Au
	Telecom Inform	mation		لې Wrap	62 6						Add		Phone Current	As

#### Figure 1-10 Right Pane

You can open a maximum of 15 screens at a go. Once the maximum limit is reached, the system displays an error message.



DashBoard	S x Transaction Authorization x Post Date Checks x Escrow Transactions x Account Documents x Collateral Management x Reports x Producers x Advances x Payments x Fees x AP Transactions x GL Transaction     S x GL Transacti	×>
Origination	Authorization Authorization History Review Requests (Pending: 0)	
ervicing		_
<ul> <li>Servicing Customer Service</li> </ul>	Transactions           View + Format +         Treeze         Detach         od Wrap         @ Checker © Maker © Both         @ 1 Day © 2 Days © 5 Days © All Days         View Failed         @ Post         Wed	Audi 🖉
Securitization	Account # Txn Dt Transaction Status Maker Initiated Dt Checker Authorized Dt Comments	
Transaction Authorization Post Date Checks	20150200010030:KARTHIK RAGHAVEN, 02/10/2016 ACCOUNT CLOSE ERROR VIEHATTA 02/10/2016 URDEFINED	
Escrow Transactions	2012/1000010588/RF0/WI PAUL / PAULA 102/19/2016 CHARGEO OFF ERROR VEROUTHU 02/19/2016 UNDEFINED 2015/00014008/BIOD 2019/2016 UNDEFINED	
Account Documents	201001001100.000 301988 02/05/2010 CHRK0C 011 ERKKR 4EK00110 02/05/2010 08001800	
Collateral Management		
Reports	Parameters	
Producers	View - Format - 🔛 🔟 Freeze 🚮 Detach of Wrap	
Vendors	Parameter Value Required	
4 Batch Transactions Advances	T/W DATE 02/09/2016 Y	
Payments		
Fees		
4 Interfaces	Transaction Processing Details	
AP Transactions	View 🖛 Format 🕶 📷 Freeze 🚮 Detach 🚽 Wrap	
GL Transactions	Result	
CASA Reconciliation	02/09/2016 only	
Conversion Accounts	Transaction Posting Failed	
	Backdating of Transaction is allowed for date after	
Collections		
WEP		
Tools		

#### Figure 1-11 15 Screens

Each active screen is displayed as a tab at the top of right pane, across its width. To view a screen, click the screen tab. You can identify the active screen with its white background. Also, operation on any of the screen will not affect the data in other screens.

You can also open multiple Applications at the same time as separate tabs in the right window, provided your system administrator has enabled the option 'Mac\_Multi\_tab\_Ind' = 'Y' in MENU\_ACCESS table.

Having this option enabled you can view and update a maximum of 15 Applications in parallel tabs and Oracle Financial Services Lending and Leasing renders dynamic data across all the opened tabs.

However, this option is restricted only to the following screens in Origination Module Master Tab. In the Left Menu of Origination Module Master Tab, you can open multiple applications by clicking on the following links. Each successive click, opens a new Origination tab.

- Simple Application Entry
- Application Entry
- Underwriting
- Funding



ACLE nancial Services Len	ding and Leasin	g							🔒 Welcome, AE	BSHEKAR 👻 🥞 SI
ICH MENU	Origination X Original	tion x Origination x	Origination ×							
/	Search/Task Fundin	g: 0000001010 Re	view Requests (Pending	: 0)						
ashBoard										
nation		00001010: MILL		50						] ⊻iew 🖌 🖌 Audit
gination Salas Lead	View ▼ Format ▼	App #		ap (ტ) Or	Origination Stage Code	Producer Name	Producer Contact	Existing Customer	Duplicate Applicat	ion Contact
Simple Application Entry Application Entry	07/26/2016	0000001010	UNDEFINED A	PPROVED - FUND		MN-00004 : SOUT		N	Y	
Image Maintenance Reports Producers Vendors	Applicant Applicant Relation Ty PRIMARY Ratios		st Name HN			Last Name MILLEN		Birth 1 07/17		n / Rented DEFINED
	Detter									
	Ratios				Score	What If Pmt Ar	nt Asse	ts Amt L	iabilities (-)	Net-Worth Amt
	Ratios Grade				Score 0	What If Pmt Ar 0.0		ets Amt L 0.00	iabilities (-) 0.00	Net-Worth Amt 0.00
evicina	Grade									
-	Grade									
llections	Grade	Report	Name	FICO Score	0	0.6	Open Auto	0.00	0.00	
ervicing Dilections EP Dols	Grade	Report CREDIT REPI			0	0.6	0 Onan Auto	0.00	0.00	0.00

#### Figure 1-12 Multi tab - Origination

Few screens in Origination are identical and are linked. Hence, when multi tab option is not enabled, you can open only one screen at a time from the group. A sample of the grouping structure is given below, based on stages of the screens:

#### Origination:

- Simple Application Entry
- Application Entry
- Underwriting
- Funding

As per the above listing, you will be able to open only one screen in the corresponding list and need to close the same to open any other screen.

### **Right Splitter/Action Window**

The Right Splitter/Action Window has quick access to search and other options to avoid switching between tabs or navigating into sub tabs periodically. You can access the Right Splitter/Action Window while working on Application screens. You can click and to toggle the view of Right Splitter/Action Window.

#### **Origination Screens**

In Origination > Application screens, you can use the Right Splitter/Action Window to do the following:



DashBoard	0	rigination ×											6
rigination		search/Task Funding	: 000000378	Review Requests (Pe	ending: 0)						*		
<ul> <li>Origination Sales Lead Simple Application Entry Application Entry Underwriting Funding</li> </ul>		Application: 000		FANY RUSSEL		erride OK 🖌 Warning O	< <b>~</b>		View	<b>√</b> A <u>u</u> dit	App #	h	
		Dt	App #	Sub Unit	Status	Origination Stage Code	Producer Name	Prc Co Existing Customer Nu	Duplicate Application	Contact	Identification	Submit	🤣 Clear
Application Retrieval Scenario Analysis		01/01/2012	000000378	UNDEFINED	APPROVED - FUNDER	FUNDED	GA-00004 : ADVANCE LEA	N	N		⊿ Summary		•
Application Documents Image Natimance Regords Producers Vendors		<ul> <li>&gt; Applicant</li> <li>&gt; Ratios</li> <li>&gt; Bureau</li> </ul>	nt Request De	rcision Contract	Collateral Comments	Tracking Document	Venfication Correspondenc	e Tools			Advance Rate Term Grade D GRJ LTV1 150.0 Stated PT19.54 Book 10,00 Asset Desc Queue	0 LTV2 Stated 0 Mileag 2012 CHEVRO 2DR FUNDED APPL	Approved 15,000.00 4.9900 36 0 150.00 After DTIS8.92 e 0 DLET MONTE CAR: JCATIONS QUEUR
		> Checklist		_							A Change Sta Status APPRO	OVED - FUNDED Change Status	
ervicing		Asset Type VEHICLE	CAI	Type R	Primary Year Y 2013		Model MONTE CARLO	Nileage New 0 N	Wholesale Valu 10,000.00	•	* Alert		
ollections							The second se				* Type		
VEP		Trade to									* Sub		
		▲ Trade-In									Type		
Tools											* Comment		

### Figure 1-13 Right Split Window Application

- Use **Quick Search** to search for an application based on application number, last 4 digits of SSN (SSN of the primary applicant) or identification number. If multiple applications or accounts are found during **Identification** # search, the system displays an error message as "**Multiple Matches found for the Identification** #, **Please use normal Search**".
- Summary section displays critical information that has to be referred repeatedly during origination like – DTI, PTI, Book Value, Grade, FICO Score, Approved Advance, Rate and Term.
- Use **Change Status** section to change the application status to next level. If the application edit status is restricted, then the **Change Status** will be read-only.
- Use Add Comment section to post an alert or comment during Underwriting and Funding stages.

For detailed information on the above options, refer to respective sections in the document.

The height of Header and width of the Left and Right Panes do not change, with resizing of application screen.

The system facilitates toggling Header and Left and Right Panes of the home screen to increase the visible area of the screens. Click  $\sim$  to toggle upper pane and  $\frac{1}{2}$  to toggle left pane. To un-toggle click  $\sim$  and  $\frac{1}{2}$  respectively.

This section consists of the following topic:

• Time Zone Preference



### 1.4.1.1 Time Zone Preference

Figure 1-14 User Info

er Info				
Organization			USER TIME ZONE	•
Division		Level		
First Name	VARSHA	User Time Zone		
Last Name	VAIDYA	Company Branch Time	US/CENTRAL (CENTRAL STANDARD	
Responsibility	SUPERUSER	Zone	(Inc)	
GL Post Date	02/10/2016	Server Time	ASIA/CALCUTTA (INDIA STANDARD	
Last Login Date	02/10/2016 03:21:07 AM		TIME)	
Session Language	DEFAULT Y	Skin Family	Skyros (Default)	
Debug Enabled Ind				
		Submit 🛞	§ <u>C</u> lose	
				_

You can select any of the following three time zones from the User Info screen:

- Application Server Time Zone
- Company Branch Time Zone
- User Time Zone

The time zones set up at each of these levels are displayed in the user info screen. However, data is always stored in the application server time zone and based on the user preference of time zone, the display time would be User or Company or Application Server time zone. Any time zone related changes done at UI does not impact the other time bound activities which are dependent on database time.

#### Application Server Time Zone (Server Time Zone)

The Application Server Time Zone by default is the Production Server Time Zone. Selecting this time zone will have all date and time fields defined as per the time stored in application server. There is no offset in time if both storage (database server) and display (application server) are in the same time zone.

#### **Company Branch Time Zone (Organization - Division Time Zone)**

This is the Company time zone and is setup at the organization - division definition level. The various divisions defined under an organization can be set up with different time zones depending on geographical locations. This time can be modified as per requirement.

To modify the Company Branch Time Zone:

- Navigate to Setup > Administration > User > Organization and select the company or division listed under **Division Definition**.
- In the Display Formats tab, select **Time Zone** and click **Edit**.



 In the Format field, select the required time zone from the adjoining options list and click Save.

If **Company Branch Time Zone** is selected as the time zone in User Info screen, then on save, all the time and date fields are automatically updated with the time zone of the company branch.

### User Time Zone

User Time Zone or User Preference Time Zone can be set up at the User Level in the User Definition screen. Various Users under same divisions defined under an organization can be set up with different time zones depending on geographical locations.

To modify the User Time Zone:

- Navigate to Setup > Administration > User > Users.
- Select the required User record listed in User Definition section and click Edit.
- In the Time Zone field, select the required time zone from the adjoining options list and click Save.

If **User Time Zone** is selected as the time zone in User Info screen, then on save, all the time and date fields are automatically updated with the current updated time.

### 1.4.2 Screens

Details in few main screens are grouped into different sections. These sections are displayed as tabs, horizontally within the screen. In turn, details in few of these tabs are again grouped horizontally. The details are displayed when you click the tab under which they are grouped. As similar to the main screen tabs, you can identify the active tab with its white background.

For example, Customer Service main screen has four main tabs. When you click on **Customer Service** tab, the corresponding tabs are displayed.

### Figure 1-15 Customer Service\_Example

					2							
count(s): 20	01202000102	31: YUTAKA OZA	KA / AKANE								⊻iew	AL
iew 👻 Format 🖲	🔹 📑 🚺 Fre	eze 🚮 Detach 🛛 🧹	🚽 Wrap 🛛 🚱	Current O	Show All O Gro	up Follow-up						
Company	Branch	Sub Unit	Account #	Product		Days Past Due Currency	Pay	Off Amt	Amount Due Sta	tus	Oldest E	ue Dt
US01	USR1	UNDEFINED	2012020001023:	LEASE VEHICLE		0 USD		0.00	0.00 AC	TIVE	02/10/2	015
Call Activities	Maintenance C	omments Promises	Checklists Tracki	ng Attributes Refere	nces Correspon	dence Letters Document Tracking	]					
Call Activit	ies						21		4	Add 🧳	🖊 Edit 📄 View 🖌 🖋	Audit
Call Activit	LICES IN COMPANY	Freeze 🚮 Detach	ي Wrap	2					4	Add 🧳	🖊 Edit 📄 View 🖌 🖋	A <u>u</u> dit
	LICES IN COMPANY	Freeze Detach Contact	실 Wrap <table-cell></table-cell>		Promise Dt	Promise Amt Condition	Арро	ntr Followup D		Add a	Adj Followup Dt	Audit Co
View - Forr	mat 🕶 🛛 🔛 🗍 🔟	and a second	Reason		Promise Dt 12/30/2015	Promise Amt Condition	Appo N	ntr Followup D 12/30/2019	t Tim			Co
View - Forr Action	mat 🕶 📑 🚺	Contact	Reason	Cancel					t Tim		Adj Followup Dt	Co PM

You can click > to view the hidden tabs, if any.

# **1.5 Common Operations**

Some of the operations are common to most of the screens.

These are grouped into following categories, based on their features.



- Basic Operations
- Basic Actions
- Personalization Options
- De-supported Special characters
- Skip Zip Code Validation
- Export data to Excel

### 1.5.1 Basic Operations

All the screens contain buttons to perform all or few of the basic operations. The four basic operations available are:

- Add
- Edit
- View
- Audit

Add	🥖 <u>E</u> dit	View	Audit 🗸
-----	----------------	------	---------

When you click any of the operation tabs, system displays the corresponding records inline, below the respective setup tables.

The table below gives a snapshot of them:

Basic Operation	Description
Add	Click to add a new record. When you click <b>Add</b> , the system displays a new record enabling you to specify the required data. It is mandatory to specify details for the fields marked with <sup>(*)</sup> symbol.
Edit	Click to edit an existing record. Select the record you want to edit and click <b>Edit</b> . The system displays an existing record in editable mode. Edit the required details.
View	Click to view an existing record. Select the record you want to view and click <b>View</b> . The system displays the record details in display mode.
Audit	Click to view audit info. If an audit is set for a field, then the system tracks the changes for that field. Select the record for which you want to view the audit info and click <b>Audit</b> . The system displays the details tracked for that field.
Close	Click to close a screen or a record. When you try to close an unsaved, modified record, then the system alerts you with an error message. You can click <b>Yes</b> to continue and <b>No</b> to save the record.

### Table 1-3Basic Operation

### 1.5.2 Basic Actions

Most of the screens contain buttons to perform all or few of the basic actions.

All or few of these actions are enabled when you select any of the Basic Operations.

Save and Add Save and Stay Save and Return

The table below gives a snapshot of them:

### Table 1-4 Basic Actions

Basic Actions	Description
Save And Add	Click to save and add a new record. This button is displayed when you click <b>Add</b> button.
Save and Stay	Click to save and remain in the same page. This button is displayed when you click <b>Add/Edit</b> button.
Save And Return	Click to save and return to main screen. This button is displayed when you click <b>Add</b> or <b>Edit</b> buttons.
Return	Click to return to main screen without modifications. This button is displayed when you click <b>Add</b> , <b>Edit</b> or <b>View</b> buttons.

The summary screens consist of the following navigations. The table below gives a snapshot of them:

#### Table 1-5 Navigations

Basic Actions	Description
M	Click to navigate to the first record.
	Click to navigate to the previous record.
	Click to navigate to the next record.
	Click to navigate the last record.

Along with the basic actions, the following buttons are available for specific actions. The table below gives a snapshot of them:

Table 1-6 Buttons for Specific actions

Basic Actions	Description
-	Show File - Click to view the details of selected file.



Basic Actions	Description
1	List Files - Click to generate and view the list of files maintained in the system.
2	Download File - Click to download the details of selected data.

### Table 1-6 (Cont.) Buttons for Specific actions

# 1.5.3 Personalization Options

You can personalize the data displayed in setup tables. Once personalized, system saves the settings for that User ID until next personalization.

### Figure 1-16 Personalization Operations

View 🗸 Format 🗸 📓 🎹 Freeze 🎽 Detach 🛛 🖉 Wrap 🛛 🚷

The table below gives a snapshot of them:

Table 1-7	Personalization	Options
-----------	-----------------	---------

ptions	Description
√iew	<ul> <li>Click to personalize your view. The drop-down list provides the following options of customization:</li> <li>Customize columns you wish to view</li> <li>Sort the order of displayed data</li> <li>Reorder columns</li> <li>Additionally, the drop-down list provides selection of options adjoining View.</li> </ul>
	View     Format     Freeze     Detach       Columns     Show All
	Freeze <ul> <li>Product</li> <li>Description</li> <li>Sort</li> <li>Start Dt</li> <li>End Dt</li> <li>Direct</li> <li>Enabled</li> <li>Collateral Type</li> <li>Collateral Sub Type</li> <li>Credit Bureau Portfolio Type</li> <li>Credit Bureau Account Type</li> </ul>



Options	Description
Format	Click to resize columns or wrap a data in the table cells.
	Format V By III Resize Columns Wrap
	Select the column you need to resize and select <b>Resize Columns</b> option from the <b>Format</b> drop-down list.
	Column     DESCRIPTION       Width     100 +       OK     Cancel
	Specify the <b>Width</b> and unit for the selected column. Click <b>OK</b> to apply changes and <b>Cancel</b> to revert.
Query by Example	Click to query for the data by an example. When this option is selected, the system displays an empty row above column heads. You can specify all or any of the details of the record you wish to query.
	View - Format J Freeze T Detach & Wrap
Freeze	Select the column at which you need to freeze the table and click <b>Freeze</b> . Function is similar to the freeze option in MS excel.
Detach	Click to detach the setup table from the screen. An example of the detached table is provided below.
Wrap	Select the column in which the data needs to be wrapped and click <b>Wrap</b> .
	Loss         Loss           Product Definition              • • • • • • • • • • • • •
	NPO1 LIBENT D1/01/2013 12/31/4000 Y N Y HOME COLLATERAL REAL RECHERTY HOMORITERAGE +

### Table 1-7 (Cont.) Personalization Options



Options	Description
View Last	For usability and performance, some of the data intensive screens have <b>View Last</b> option to sort the volume of data being displayed on screen based on elapsed days.
	View Last 💿 1 Day 💿 1 Week 💿 1 Month 💿 By Date Start Dt 07/01/2017 🖄 End Dt 09/20/2017 🖄 🏟
	You can select the <b>View Last</b> option as 1 Day / 1 Week / 1 Month / By Date. When <b>By Date</b> is selected you can specify a date range (within 3 months) in <b>Start Dt</b> and <b>End Dt</b> fields using the adjoining calendar and clicking <b>Search</b> .

### Table 1-7 (Cont.) Personalization Options

#### Print option in Customer Service screen



The Print button **Lensel** option in Customer Service/Collection screen facilitates you to print the contents on the screen as is without scroll bars. This button is available along with other options in the Action block. Clicking on this provides a browser print functionality and a new tab is opened where the print content is displayed.

### Detach



DashBoard	Customer Service ×			
Origination	Search Customer Service: 20120200010231 Review Request (Pending: 0)			
ervicing	Account(s): 20120200010231: YUTAKA OZAKA / AKANE			🗐 View 🖌 Audit
Servicing Customer Service	View 🕶 Format 🕶 🔛 Freeze 🗃 Detach 👌 Wrap 🙌 🚨 🔍 Current 🔾 Show All 🔾 G	roun Follow-un		
Securitization	Company Branch Sub Unit Account # Product	Days Past Due Currency Pay Off An	nt Amount Due Status	Oldest Due Dt
Transaction Authorization	US01 USR1 UNDEFINED 20120200010231 LEASE VEHICLE	0 USD 0.0		02/10/2015
Post Date Checks				
Escrow Transactions Account Documents	Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Bankrupte	y Repo/Foreclosure Deficiency Collateral Bureau Cr	oss/Up Sell Activities	
Collateral Management Reports	Call Activities Maintenance Comments Promises Checklists Tracking Attributes References Corresp	oondence Letters Document Tracking		
Producers	Transaction Batch Information		💠 Add 🖉 Edit	🔄 View 🛛 🖋 Audit
Vendors			- Ago V Fort	Añait
Batch Transactions Advances	View 🔻 Format 👻 🔛 Freeze 🔛 Detach 📣 Wrap 🔞 🚳 Post 🗔 Vgid			
Payments	Date Monetary Transaction 02/10/2016 N ADD CUSTOMER ADDRESS PHONE		Status POSTED	Batch
Fees	ADD/C0310HER ADD/C0310HER ADD/C0310HER		ERROR	N
4 Interfaces	01/06/2016 Y TERMINATE		VOID	N
AP Transartie	01/06/2016 Y EXTENSION		VOID	N
ached Table				
iew 👻 Format 👻 📑 Fre	ze 🚮 Detach 📣 Wrap 🚱 🛞 Post 🔙 Vgid			
Date Monetary	Transaction		Stat	tus Batch
02/10/2016 N	ADD CUSTOMER ADDRESS PHONE		POS	
01/07/2016 Y	TERMINATE		ERR	
01/06/2016 Y	TERMINATE		VOI	
01/06/2016 Y 12/24/2015 Y	EXTENSION PAYOFF QUOTE LEASE		VOI	TED N

Click Add, Edit or View button to open a new screen in expanded mode with details.

### **Drop-down List**

The system provides an option to select the required data from LOV, for few fields. You can either select the record from list or enter first alphabet of the value you want. When you provide the alphabet, system limits the selection to the values starting with the specified alphabet. These lists are grouped into two types:



- Drop-down list Provides the selection option. You can either select a record from the list
  or enter first alphabet of the required value.
- Combo drop-down list The LOV contains huge data and provides both selection and search option. These drop-down arrows are smaller in size, when compared to normal drop-down arrows, thus enabling easy identification.

DashBoard	Cus	stomer Service ×								X Clo
> Origination	Se	arch Customer Serv	ice: 2015120001	0012 Review Request (Pending: 0)						
Servicing										
Servicing Customer Service			200010012:	MADHU BOBBURI	Current 🔘 Show All 🔘 Group Follow	∽up			View 🖌 Audit	
Securitization			Branch	Sub Unit Account # Produ				Due Status	Oldest Due Dt	
Transaction Authorization Post Date Checks		US01 I	JSHQ	20151200010012 LOAN	VEHICLE (FR)	21 USD	50,318.81 2,19	3.30 ACTIVE:DELQ:NON PE	RFO 01/01/2016	
Account Documents Collateral Management Reports Producers Vendors			tenance Comm	Details Customer Details Transaction Histor ents Promises Checklists Tracking Attribut		Letters Search Match   All  Any	Advanced	de Add ∕ Edit	View & Audit	
4 Batch Transactions		View - Format -	Free	ze 🛃 Detach 🚽 Wrap 🚱 🕴	Post void	xn Code				
Advances		Date	Monetary	Transaction		Description	-			_
Payments Fees		02/10/2016	Y			IUNT NC	Search: Transacti	on		
4 Interfaces	1	01/25/2016 01/22/2016	N	ACCOUNT SUB UNIT TRANSFER ACH MAINTENANCE		STMENT	⊿ Search			E
AP Transactions		01/07/2016	N	ACH ONE TIME PHONE PAY		STMENT No rows to display.				
GL Transactions		12/15/2015	Y	ADJUSTMENT TO ADVANCE / PRINCIPAL - AD		STMENT	Match      All			
CASA Reconciliation					ADJU	1	Txn Code Star			
Conversion Accounts		Transaction Ba	tch Informati	an	ADJU:	STMENT STMENT TO ADVANCE / PRINCIPAL - SUBTRA		ts with 🖓		
		Trunsaction bu	ten morniae	511		STMENT TO BANKRUPTCY EXPENSES - ADD	Equ		Reset Add Fields -	R
						STIVENT TO BANKRUPTCY EXPENSES - SUBTR		s not equal	Reset Add Fields +	K
					Searc		Description Less	than than or equal to		
			1	tate 02/10/2016	* Transaction			ter than		
			* Mone	tary 🗹	Batch ~			ter than or equal to	0	эк
					battin -		Beta	veen		
		Parameters								
Collections		View - Format -	Free	ze 🛃 Detach 🚽 Wrap 🚱						
		Parameter					Value		Required	
> WFP		No data to display.								
> Tools										

Figure 1-18 Combo drop-down

Click the arrow button available before **Search** to toggle the search options.

Table 1-8	Search	options
-----------	--------	---------

Buttons/Menu	Do this
Basic	Click <b>Basic</b> for normal search.
Advanced	Click <b>Advanced</b> for advanced search. In this mode, you can select the search option from drop-down list adjoining the search criteria. Selected record will be highlighted (Hover to select).
Match	Select <b>All</b> to display results exactly matching the specified characters. Select <b>Any</b> to display results matching any of the specified characters.
Search	Click to search for values based on the specified search criteria. The search results are displayed below with the details in respective columns.
Reset	Click to reset the search criteria.
Add Fields	Click to add additional fields to search criteria.

The search criteria are provided below the **Match** field. These criteria vary based on the Field for which the search is executed.

Also, the system remembers your recent search options and demarcates them from the actual ones.

### Figure 1-19 Search Memory

	* Channel WEB ENTRY	Producer Name	
NY-02 ; PR		HOLTSVILLE	43125313212
MT-00001 : SGFSADDF		RAMEY	23132132
MH 00001 : TEST 001		ADJUNTAS	0
MH-00001:TEST-001		ADJUNTAS	U
MN-00001 : TERMINATE		AGUADA	0
MT-00001:SGFSADDF		RAMEY	23132132
NY-02 : PR		HOLTSVILLE	43125313212
Search			

#### Comments

In all the user input screens wherever comments are accepted, the system allows an input of 4000 characters of information in the comment(s) field.

### 1.5.4 De-supported Special characters

OFSLL **does not** support the following special characters while accepting data through UI, web service and file upload process.

<>{}|\^[]`

Hence, ensure that the same is not used while processing any input data in the system.

# 1.5.5 Skip Zip Code Validation

While accepting data for interdependent fields through User Interface, OFSLL validates and auto-populates the values for subsequent fields based on previous selection.

Accordingly, when a specific **Country** is selected from drop-down list which is populated based on COUNTRY\_CD (COUNTRY CODE) lookup code, OFSLL validates and populates the list of corresponding zip codes maintained in Zip Code setup.

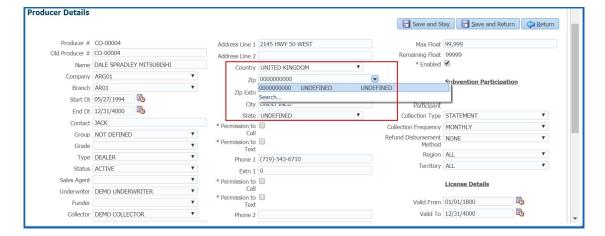
However, in case the zip code validation is to be skipped for a specific Country, then define the Sub Code as NO\_ZIP\_VAL against the COUNTRY\_CD in lookups screen as indicated below:

Figure 1-20 Skip Zip Code Validation

ookup Type			🕂 Add 🥖 Edit 📃	View 🛛 🖋 Audi
View 🔻 Format 👻 🔛 Free	ze 🚮 Detach 🛛 📣 Wrap 🛛 🔞			
%COUNTRY%			Ves No	
Lookup Type	Description		System Defined Yes/No	Enabled
COUNTRY_CD	COUNTRY CODE (SORT BASED ON CODE)		Yes No	Y
ookup Code			🕂 Add 🧪 Edit	View 🛛 🖋 Audi
	ze 🚮 Detach 🖉 Wrap 🚯	(	🕂 Add 🥒 Edit 📃	View 🛛 🖋 Audi
	ze 🚮 Detach 📣 Wrap 🔞	%NO%		View 🛛 🖋 Audi
View - Format - 🛃 🎹 Free	ze 🛃 Detach 🚽 Wrap 🚱	%NO% Sort Sub Code	) Yes	
View • Format • 🛃 🔟 Free			Yes No System Defined	View 🖌 Audi Enabled Y



On Selecting that particular Country from drop-down in any of the UI screen, only the default value '**0000000000**' is available for Zip field drop-down list. On selecting the same, the City and State fields are set as UNDEFINED.





### Note:

Skipping zip code validation has significant impact in the system since the change impacts all the UI screens - Setup screens, Origination, Servicing and Collection module screens, Interface, Customer Credit Limit, Collateral Management, and so on. Hence it is recommended to be done with careful consideration and OFSLL is not responsible for any impact/ mismatch resulting out of this change.

### 1.5.6 Export data to Excel

While working on any of the screens in User Interface, OFSLL provides a flexibility to Export the data that is displayed on screen to an Excel file. This helps to download and view the data offline especially with data intensive screens.

Clicking Export to Excel option provides option to save the data to .xls file.

Summary Collection	ns Customer	Service	Account Deta	ils Custo	mer Details	Custom	er Preferences	Transaction	History	Pmt Modes	Bankruptcy	Repo/Foreclosure	Deficien	>
Call Activities Ma	intenance O	omments	Promises	Checklists	Tracking A	ttributes	Field Investiga	tion Referen	nces Co	orrespondence	e Letters	Document Tracking	Scena >	>
Transaction Bate	ch Informat	tion					-		_	4	Add	Edit View	✓ Audi	it
View 👻 Format 👻	😽 📗 Fre	eeze 🚮 🛙	Detach 👍	Wrap	ଜ୍ର	Dost Post	t 🙀 Void	Export to Exc	el					
Date	Monetary	Trar	nsaction				L				Status	Batch		
10/29/2020	Y	PAIL	O OFF								POSTE	D N		
10/23/2020	N	ADD	CUSTOMER	ADDRESS P	HONE						POSTE	D N		_
													Count 2	
Parameters														_
View 🔻 Format 🔻	🛃 📗 Fre	eeze 🚮 🕻	Detach 👍	Wrap	62									
Parameter								V	alue			Requi	red	
TXN DATE								03	2/11/2020	)		Y		
WRITE OFF INDICA	TOR							Y	ES			Y		

### Figure 1-22 Export to Excel



However, **Export to Excel** option is currently available only to following screens and is also access controlled depending on configuration defined in setup.

- Queues/Search Results Origination, Servicing, and Collections
- Account Information
- Balances
- Call Activities
- Maintenance
- Promises
- Due Date History
- Collateral
- Tracking Attributes
- Condition Details / Condition / Queue History

In additional, OFSLL displays the total count of records fetched from database. The count is displayed in the right bottom corner of records table. However, note that this is not the total count of all the records in the database but only the records which are fetched based on specific selection. For example, if there are 50,000 records in database and UI is fetching 1,000 records, then the count is displayed as 1,000.

# 1.6 Keyboard Compatibility

The system facilitates keyboard compatibility. You can perform most of your tasks using keyboard short cuts also termed as **Hot Keys**. These hot keys are single keyboards or a combination of keyboards. The available options are listed below:

- Shift + Alt + mnemonic to activate buttons in the screen. For example, to open Accessibility screen, press 'Shift + Alt + y'.
- Tab for forward navigation in the application. Shift + Tab for backward navigation in the application. When the required link/tab/button/field is highlighted, press enter on the keyboard to edit.
- 3. Space bar to check or uncheck Check Box.
- 4. Arrow Keys to hover within the drop-down list.
- Keyboard Compatibility

### 1.6.1 Keyboard Compatibility

The application is made compatible with keyboard only-operations. However, there is a change in key combination based on the browser on which the application is running.

Operating System	Key Combination	Action
Linux	Alt + mnemonic	Click
Mac OS X	Control + Option + mnemonic	Click
Windows	Alt +mnemonic	Click
Linux	Alt + Shift + mnemonic	Click
	Linux Mac OS X Windows	Linux     Alt + mnemonic       Mac OS X     Control + Option + mnemonic       Windows     Alt +mnemonic

#### Table 1-9 Keyboard Compatibility



### Table 1-9 (Cont.) Keyboard Compatibility

Browser	<b>Operating System</b>	Key Combination	Action
Mozilla Firefox	Mac OS X	Control + mnemonic	Click
Mozilla Firefox	Windows	Alt + Shift + mnemonic	Click
Microsoft Internet Explorer 7	Windows	Alt + mnemonic	Set focus
Microsoft Internet Explorer 8	Windows	Alt + mnemonic	Click or set focus
Apple Safari	Windows	Alt + mnemonic	Click
Apple Safari	Mac OS X	Control + Option + mnemonic	Click

Also, one can use the following keyboard shortcuts in order to increase or decrease the zoom level.

Table 1-10	Keyboard shortcuts
------------	--------------------

Shortcut	Action
Ctrl++	To increase zoom level.
Ctrl+-	To decrease zoom level.
Ctrl+0	To set zoom level to default level.

# 1.7 Tool Tips

The system is facilitated with tool tip option.

When the cursor is moved on any of the user interface field in the screen, a popup is displayed. It consists of a tip with the action that has to be performed.

# 1.8 Accessibility

This section consists of the following:

- Understanding Accessibility
- Application Accessibility Preferences
- Documentation Accessibility Preferences

### 1.8.1 Understanding Accessibility

Accessibility is making the application usable for multiple user groups, which includes users with physical challenges. One of the most important reasons to make the application accessible is to provide them the opportunity to work. The four main categories of disabilities are visual, hearing, mobility and cognitive.

A person with disability might encounter one or more barriers that can be eliminated or minimized by making the electronic information user-friendly and approachable.



### 1.8.2 Application Accessibility Preferences

Oracle Financial Services Lending and Leasing is facilitated with the feature of Accessibility to make the application more usable for the people who are differently abled.

By default, the following accessibility options are provided and there is no need to define special accessibility preference in the application:

- The application user interface contents are readily accessible for all types of users without the need to select special accessibility modes.
- The components within the user interface are optimized for use with a screen reader by default.
- The contents are zoomable by default, eliminating the need for an application large fonts mode.
- The user interface components auto-detect if operating system (OS) is set to high contrast mode and automatically render content that is compatible with OS high contrast, eliminating the need for an application high contrast mode.

Note that, Oracle Financial Services Lending and Leasing application user interface is built on Oracle Application Development Framework (ADF) and the default accessibility feature supported by ADF are made available. For additional information, refer to ADF documentation on accessibility preferences.

### 1.8.3 Documentation Accessibility Preferences

Apart from assigning the logical sequence and organizing topics, the following techniques are used to enhance the accessibility of documentation.

- Addition of text equivalent to all graphics
- · Usage of standard fonts and avoiding shadow or reversed text
- Usage of strong foreground and background color contrast
- · Color usages as per Oracle Accessibility guidelines have been ensured
- Usage of styles and formatting elements
- Documentation in simple language to ensure easy understanding
- Including accurate and effective navigational features, such as cross-reference, tables of content and bookmarks as appropriate.



# 2 Administration System

In **Administration > System**, you can record setup data related to the application's overall functionality and performance. This data affects;

- The mechanics of the system
- The processes of the system
- The search for Location of files to complete the tasks.

#### Navigating to Administration System

On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Administration > System** 

The **System** drop-down link records the following data. Using the below screens, you can control the behavior of the system from a technical perspective. For example, determine parameter values, define what information is audited, and record default values. However, note that the product provides default values for parameters in all these screens.

- System Parameters
- Lookups
- User Defined Tables
- Audit Tables
- User Defined Defaults
- User Defined Parameters
- Transaction Codes
- Data Files
- Events
- Batch Jobs
- Producer Cycles
- Vendors
- Reports
- Error Messages
- Translation
- Label Configuration
- Seed Data
- Data Masking
- Webhook



# 2.1 System Parameters

System parameters define information or values used throughout the system. They act as switches that control the manner in which a function is implemented, or whether or not the system performs a particular task. Parameters are used throughout the system to control everything from user access to what information is stored on any given form. Parameters also define configuration data, such as the location of the system files, the URLs for the report and image servers, and other administration controlled data. Some of the system parameters are setup when the system is installed, but the values associated with the parameters need to be reviewed and maintained.

There are three types of parameters in the system, grouped by what part of the system they affect:

Parameter Type	Parameter Range These parameters apply to the entire system. Examples: batch processes, archiving, aging.			
System parameters				
Organization parameters	These parameters apply to the organization, division, and user responsibility.			
	Examples: User login control, password expiration.			
Company parameters	These parameters apply to the company and branch.			
	Examples: decision fax control, scoring model.			

#### Table 2-1 Types of Parameters

Hence, the System Parameters screen contains the following three tabs:

- System Parameters Setup
- Organization Parameters
- Company Parameters

### 2.1.1 System Parameters Setup

The System Parameters Setup screen displays and records each system wide parameter, along with its current value and whether or not it is enabled. These parameters relate to the overall processing of the system, such as application server file locations and data purging configuration.

### Note:

You can only define these parameters. Changing the values of any of these parameters affects the related processing.

#### To set up the System Parameters

- 1. Click Setup > Setup > Administration > System > System Parameters > System. The system displays the System Parameter screen.
- In the System Parameters section, perform any of the Basic Operations mentioned in Navigation chapter.



DashBoard	System	Parameter ×							6
Origination	System	Organization	Company						
Servicing	C. C								
and the second	Sucto	m Paramet	ore				car Add	/ Edit	A and
Collections				Wrap 🚷			JL 900	C Entr	V Ago
WFP			Freeze 🚮 Detach	den wrap 🕅		-			
Tools		ameter	Parameter Description	1771		Para 2	meter Value	Enabled	
stup			AAIPRC_BJ_100_01_DEBUG_LEVEL			2		N	
2247 O			ACAPRC_BJ_100_01_DEBUG_LEVEL EXCLUDE DELINQUENCY AMOUNT FOR ACCOUNT ACH			2 N		Y	
Setup			DO AUTO PAYMENT LOAD FROM			Y		Y	
Administration			NUMBER OF DAYS FOR PRENOT		н	7		Y	
⊿ System			NUMBER OF DAYS BEFORE DRA			2		Y	
System Paramete			NUMBER OF DAYS BEFORE DEB					Y	
Lookups			ACCAAL BJ 100 01 DEBUG LE			2		N	
User Defined Tat			ACCDMP_BJ_100_01_DEBUG_L			2		N	
Audit Tables			ACCVAL_BJ_111_01_DEBUG_LE			2		N	
User Defined Def	ACC	VAL_BJ_112	ACCVAL_BJ_112_01_DEBUG_LE	VEL		2		N	
Transaction Code	ACC	VAL_BJ_121				2		Y	
Data Files	ACH	IPRC_BJ_100	ACHPRC_BJ_100_01_DEBUG_LE	EVEL		2		N	
Dedupe Securitization								N	
	ACH	PAYEE_PREN	NUMBER OF DAYS FOR PRENOT	E TO OCCUR FOR PRODUCER/V	ENDOR ACH	0.00		Y	
Events Batch Jobs		ACMPRC_BJ_112 ACMPRC_BJ_112_01_DEBUG_LEVEL				2		N	
Producer Cycles		ACPPRC_BJ_100 ACPPRC_BJ_100_01_DEBUG_LEVEL				2		N	
Vendors			ACVPRC_BJ_100_01_DEBUG_LE			2		N	
Collection Cycles		CXPRC_EM_100 ACXPRC_EM_100_01_DEBUG_LEVEL			2		N		
Reports		WIN SERVER	ADMIN SERVER LIRI			http:	//whf00ace in oracle	com-8001/co Y	
Error Messages									
Translations	Syste	m Paramet	ers						
4 User						Save and Add	Save and Stay	Save and Return	Ca Retu
Organization									
Companies			Parameter				Enabled		
Access			* Parameter Description						
Users			* Parameter Value						
Credit Bureau			Parameter value						
Correspondence									
General Ledger									
Queues									
Printers									
Bank Details									
Check Details									
Standard Payees									
Currencies									
Zip Codes									

Figure 2-1 System Parameters

A brief description of the fields is given below:

Table 2-2 System Parameters setup

Parameter Type	Parameter Range			
Parameter	System parameter of the specified parameter description is displayed here.			
Parameter Description	Select the description of system parameter from the drop-down list.			
Parameter Value	Specify the value for the system parameter (required).			
Enabled	Check this box to enable the parameter.			

3. Perform any of the Basic Actions mentioned in Navigation chapter.

For a detailed list of available parameters, refer to Appendix System Parameters chapter.

This section consists of the following topic:

FCUBS Integration

# 2.1.1.1 FCUBS Integration

Oracle Financial Services Lending and Leasing (OFSLL) is integrated with Oracle FLEXCUBE Universal Banking System (FCUBS) with the capability to integrate the centralized CIF (Customer Information Files), ELCM (Enterprise Limits and Collateral Management) and CASA (Current Account and Savings Account) modules. To work with the integrated environment functionalities, you need to enable the following core banking indicator.

Table 2-3 FCUBS Integration

Parameter	Parameter Description
CMN_CORE_BANK CORE BANKING INTERFACE INDICATOR	
_	
Note:	
Re-qualification is pending for Core	and Direct Banking Integration.

For detailed information about integration changes, you can refer to 'FCUBS Integration Documents' section at OTN library (http://docs.oracle.com/cd/E59770\_01/homepage.htm).

## 2.1.2 Organization Parameters

The Organization parameters control the system functions related to user log in, such as passwords and expiration dates, responsibility levels and the ability to access the system features. Individual parameters can be created with different values for uniquely defined organizations, divisions, and responsibility combinations.

When determining which parameter to use, the system selects the best match based on a hierarchical sort by the Organization, Division, and Responsibility fields, with values of ALL being a lower order match than an exact match.

For example:

Assume the organization parameter UIX\_APP\_VIEW\_ALL\_APPS (VIEW ALL APPLICATIONS) is as follows:

- If a user belongs to an organization as DMC with a responsibility of SUPERUSER and is using the Underwriting screen of Lending menu, the system will return with a value N, and the system will not allow the user to view all applications.
- If the user belongs to any organization with a responsibility of SUPERUSER, and is using the Underwriting screen of Lending menu, the system will return with a value Y, and the system will allow the user to view all applications.

## Note:

Be aware that while the system allows for Organization parameters to be defined at all three hierarchical (organization, division, and responsibility) levels, not all will be applicable to each parameter. For example, while you can define the UIX\_SMTP\_SERVER (EMAIL SERVER FOR USER) for a responsibility, you would normally want only to define this parameter based on organization or division.

### To set up the Organization Parameters

- Click Setup > Setup > Administration > System > System Parameters > Organization tab.
- 2. In the **Organization Parameters** section, perform any of the **Basic Operations** mentioned in Navigation chapter.



DashBoard	System Parameter ×							×
> Origination	System Organizati	OR Company						
Servicing								
Collections	Organization Pa	arameters				🕂 Add 🥒 Edit	View	🖌 Audit
> WFP	View - Format -	Freeze Detach ຝ Wrap	9					
	Parameter	Parameter Description	Parameter Value	Organization	Division	Responsibility	Enabled	
> Tools		SET THE NUMBER TO RESTRICT PASSWORD REPETI		ALL	ALL	ALL	Y	
Setup		DAYS TO CONSIDER FOR GROUP FOLLOW-UP, WHE		ALL	ALL	ALL	Y	,
Setup	UCS_REVIEW_QU	REVIEW QUEUE ALLOWED WITHOUT ENTERING CAL	N	ALL	ALL	ALL	Y	1
Administration	UIX_APP_VIEW_A	VIEW ALL APPLICATIONS	Y	ALL	ALL	ALL	Y	
4 System	UIX_HIDE_RESTR	HIDE RESTRICTED DATE (FOR EXAMPLE SSN#)	Y	ALL	ALL	ALL	Y	
System Paramete		R EMAIL SERVER FOR USER INTERFACE	internal-mail-router.oraclecorp.com	ALL	ALL	ALL	Y	
Lookups		L VIEW SECURED ACCOUNTS	Y	ALL	ALL	ALL	Y	
User Defined Tat		VIEW SECURED APPLICATION	Y	ALL	ALL	ALL	Y	
Audit Tables	ULG_DAY_END	USER LOGIN DAY END HOUR	24	ALL	ALL	ALL	Y	
User Defined Def	ULG_DAY_START		0	ALL	ALL	ALL	Y	
Transaction Code		USER LOGIN MAXIMUM FAILED LOGIN TRIALS BEFO		ALL	ALL	ALL	Y	
Data Files		USER LOGIN MAXIMUM INACTIVITY DAYS BEFORE D		ALL	ALL	ALL	Y	
Dedupe		PASSWORD SHOULD BE CASE SENSITIVE (Y/N) (SET		ALL	ALL	ALL	Y	
Securitization		<ol> <li>USER LOGIN FORCED PASSWORD CHANGE DAYS (N USER LOGIN PROMPT PASSWORD CHANGE DAYS (N</li> </ol>		ALL	ALL	ALL	Y	
Events		USER LOGIN PROMPT PASSWORD CHANGE DATS (N		ALL	ALL	ALL	Y	
Batch Jobs		PASSWORD MUST HAVE ATLEAST ONE LOWERCASE		ALL	ALL	ALL	Y	
Producer Cycles		ASSWORD MUST HAVE ATLEAST ONE NUMERIC CH		ALL	ALL	ALL	Y	
Vendors		PASSWORD MUST HAVE ATLEAST ONE SPECIAL CHA		ALL	ALL	ALL	Y	
Collection Cycles	ULG PWD LIPPER		N	ALL	ALL	ALL	Y	
Reports								
Error Messages								
Translations d User Organization Companie Access Users Correspondence General Ledger Queues Printers Berk Details Standard Payees Currenois Zip Codes d Produkts								

Figure 2-2 Origination System Parameters Setup

A brief description of the fields is given below:

 Table 2-4
 Organization Parameters

Field	Do this
Parameter	Parameter of the specified parameter description is displayed here.
Parameter Description	Select the description of system parameter from the drop-down list.
Parameter Value	Specify the value for the system parameter.
Organization	Select the organization for which the parameter will be valid from the drop-down list.
Division	Select the department for which the parameter will be valid from the drop-down list.
Responsibility	Select the responsibility for which the parameter will be valid from the drop-down list.
	<b>IMPORTANT</b> : In selecting which organization parameter to use, the system searches for a best match using the following attributes:
	1. Organization
	2. Division
	3. Responsibility
	Hence, Oracle Financial Services Software recommends creating a version of each organization parameter, where ALL is these fields.

### Table 2-4 (Cont.) Organization Parameters

Field	Do this
Enabled	Check this box to enable the parameter.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

For a detailed list of available parameters, refer to Appendix System Parameters chapter.

# 2.1.3 Company Parameters

The Company parameters control the system processes associated with functions that may vary for different companies or branches. These parameters address credit scoring, credit bureau interfaces, fax services, and fax generation. Individual parameters may be set up with different values for uniquely defined company and branch combinations.

When these parameters values are requested by the system, the system responds with the **best** match based on a hierarchical sort ordered on company and branch fields, with values of ALL being a lower order match than an exact match. For example, assume the company parameter UIX\_RUN\_AAI\_ACT (ONLINE ACCOUNT CREATION AND ACTIVATION) has been defined as:

The system uses these two parameters to determine whether to create and activate an account online.

- When processing items for the company US01, the system will return a value N and not create and activate an account online.
- When processing items for the company other than US01 and within the value ALL, the system will return with a value Y and create and activate an account online.

### To set up the Company Parameters

- 1. Click Setup > Setup > Administration > System > System Parameters > Company tab.
- 2. On the Company Parameters screen, perform any of the Basic Operations mentioned in Navigation chapter.

DashBoard	System Parameter ×						
> Origination	System Organization	Company					
Servicing	Contraction of the second seco						
a second and the	Company Param	ators			de Add	/ Edit	✓ Audit
Collections	and the second se				JL 900	C Entr	And And A
> WFP	View - Format -	🖙 🔟 Freeze 🚮 Detach 🖉 Wrap					
> Tools	Parameter	Parameter Description	Parameter Value	Comp	any Divisi	on Enabled	
Setup	AUD ADV REASO	AUTO DECISION ADVERSE ACTION REASON MODEL	FICO	ALL	ALL	Y	
	AUD SCORING M APPLICATION SCORING METHOD		PRIM	ALL	ALL	Y	
Setup	AUD SCORING M APPLICATION SCORING METHOD WITH IN ALL BUREAU		MAX SCORE	ALL	ALL	Y	
Administration		METRO 2 FILE DATA SELECTION CRITERIA	MONTHLY	ALL	ALL	Y	
⊿ System	CRU DATA SET S METRO 2 EUE DATA SELECTION CRITERIA		MONTHLY	US01	USHO	N	
System Paramete	CBU_FILE_FORMAT METRO 2 FILE FORMAT		880	ALL	ALL	Y	
Lookups	CMN, AGE, VALIDA , VALIDATE ASSET MAKE MODEL DURING DATA ENTRY.		N	ALL	ALL	Y	
User Defined Tat	CMN_CMB_DEFAU DEFAULT PRINTER NAME		UNDEFINED	ALL	ALL	Y	
Audit Tables		CMN_WEEKLY_NO WEEKLY NON-BUSINESS DAYS		ALL	ALL	Y	
User Defined Def		ORACLE DIRECTORY OBJECT NAME FOR CORRESPONDENCE DOC STORAGE	COR DIR OA143REL HO	ALL	ALL	Y	
Transaction Code		COMBINE INCOME AND DEBT WITH SPOUSE AND 2NDRY	N	ALL	ALL	Y	
Data Files		COMBINE INCOME AND DEBT WITH SPOUSE	N	ALL	ALL	Y	
Dedupe	DDP CRB EXPIRA.	DEDUPING CREDIT BUREAU EXPIRATION DAYS	999999	ALL	ALL	Y	
Securitization	DDP_DEDUP_DEB	DEDUP CREDIT BUREAU LIABILITIES WITH SPOUSE AND SECONDARY	N	ALL	ALL	Y	
Events	DDP DEDUP DEB.	DEDUP CREDIT BUREAU LIABILITIES WITH SPOUSE	N	ALL	ALL	Y	
	DOT_STORAGE_D	ORACLE DIRECTORY OBJECT NAME FOR ACCOUNT DOCUMENT LOADING	DOT_DIR_QA143REL_HQ	ALL	ALL	Y	
Producer Cycles	ECB_EDIT_FAIL_A.	. CREDIT BUREAU EDIT WILL FAIL IF ANY BUREAU FOR ANY APL WILL NO	N	ALL	ALL	Y	
Vendors	ECB_USE_APL_CU	RUN CREDIT BUREAU EDITS ONLY ON CURRENT SCORED APPLICANT BU	Y	ALL	ALL	Y	~
Collection Cycles	FIN IMAGE STAT	DEFAILET IMAGE STATUS CODE FOR FAX IN SERVICE	n	11501	ΔI I	Y	
Reports							
Error Messages	Company Param	eters					
Translations				Save and Add	Save and Stay	Save and Return	A Return
User				C Dave and Poo	C Dave and Duty	5 Save and Keronn	Co Votoriu
Organization		Parameter			Carlos Carlos		Transa .
Companies				*(	Company ALL		~
Access		Parameter Description			* Branch ALL		~
Users		* Parameter Value			Enabled		
Credit Bureau							
Correspondence							
General Ledger							
Queues							
Printers							
Bank Details							
Check Details							
Standard Payees							
Currencies							
Zip Codes							
4 Products							

Figure 2-3 Company Parameters

A brief description of the fields is given below:

 Table 2-5
 Company Parameters setup

Field	Do this
Parameter	The system displays the parameter, when you select parameter description.
Parameter Description	Select the description of system parameter from the drop-down list.
Parameter Value	Specify the value for the system parameter.
Company	Select the portfolio company for which the parameter will be valid from drop-down list.
Branch	Select the portfolio branch for which the parameter will be valid from the drop-down list (required).
	<b>IMPORTANT</b> : In selecting which company parameter to use, the system searches for a best match using the following attributes:
	1. Company
	2. Branch
	For this reason, the Software recommends creating a version of each company parameter where ALL is the value in these fields.
Enabled	Check this box to enable the parameter.

3. Perform any of the Basic Actions mentioned in Navigation chapter.



For a detailed list of available parameters, refer to Appendix System Parameters chapter.

# 2.2 Lookups

The Lookups setup screen defines the contents in many drop-down fields used throughout the system. Fields that make use of drop-down field will accept only entries that are stored on this screen.

The Lookups screen contains two sections: **Lookup Types** and **Lookup Codes**. Lookup types and codes can be system-defined or user-defined. The lookup types describe the function of the related lookup codes.

For system-defined lookup types, only the Description field may be changed.

A system-defined lookup type (**Lookup Types** block, **System Defined** is selected) is one that is critical to the system and cannot be changed. However, you can still modify the lookup type description and Record indicator (Enabled/Disabled).

A user-defined lookup type (**Lookup Types** block, **System Defined** is not selected) is one that can be modified, depending on a user's business needs. You can modify the description, system indicator and record indicator. If a lookup type is user-defined, the lookup code belonging to that lookup type can either be system-defined or user-defined.

A system-defined lookup code (**Lookups** screen, **System Defined** is selected) is one on which the system processing is dependent. Without this lookup code, the process produces incorrect results or fails.

A user-defined lookup code (**Lookups** screen, **System Defined** is not selected) is one that can be defined or altered by a user.

**WARNING**: System-defined lookup types are those that are required by the system. Their related lookup codes will also be system defined. If you update and save a user-defined lookup type as a system-defined-lookup type (that is, change the System Defined button from **No** to **Yes** in the Lookup Type sub screen), the system will not allow you to change the lookup type back to user-defined in the future.

## Note:

Lookup codes cannot be deleted, as they may have been used in the past, and the display and processing of that data is still dependent on the existing setup.

Typically, the system Administrator would modify the descriptions of lookup codes and add new lookup codes to the existing lookup types as needed.

### To set up the Lookups

- Click Setup > Setup > Administration > System > Lookups. The system displays the Lookups screen. The details are grouped into two:
  - Lookup Types
  - Lookup Codes
- 2. In the **Lookup Types** section, perform any of the Basic Operations mentioned in Navigation chapter.



> DashBoard         > Origination         > Servicing         > Collections         > Collections         > Tools         > Tools         > Structure         > Servicing         > Collections         > Status         > Tools         > Status         > Status         > Administration         > System Prametric         Lookup Fige         > Status         > Access, GRID TYPE (CD         Acconunt (Contre)         Access, GRID TYP	Enabl
Servicing Collections Collec	
Collections     Collectio	Enabl
WEP     VierNo	Enabl
tools     t	
etup     108, POINTS_DISCOUNTS_TIN_CO     109 TERNIZATION TYPES     If vies No       Setup     Administration     Access (abc)_TYPE, CD     Access (abc)_TYPE (CD     Access (abc)_TYPE (CD       Access (abc)_TYPE, CD     Access (abc)_TYPE, CD     Access (abc)_TYPE (CD     Access (abc)_TYPE (CD     If vies No       System     System Parametic     Lookups     If vies No     Access (abc)_TYPE, CD     Access (abc)_TYPE (CD     If vies No       System     No     Access (abc)_TYPE, CD     Access (abc)_TYPE, CD     Access (abc)_TYPE, CD     If vies No       Lise Defined Tati     Addit Tables     Access (abc)_TYPE, CD     Access (abc)_TYPE, CD     If vies No       Access (abc)_TYPE, CD     Access (abc)_TYPE, CD     Access (abc)_TYPE, CD     If vies No       Access (abc)_TYPE, CD     Access (abc)_TYPE, CD     If vies No       Access (abc)_TYPE, CD     Account Constitutions (account ruleue types (sub code used For DeFault ruleue)     If vies No       Debar File     Debar File     If vies No     If vies No       Debar File     Debar File     If vies No     If vies No       Debar File     Debar File     If vies No     If vies No       Debar File     Debar File     If vies No     If vies No       Debar File     Debar File     If vies No     If vies No       Debar File     D	
Satup     ACCESS_GRID_TYPE_CD     ACCESS_GRID_TYPE_CDES     If view_No       # Administration     * System Paramet, Lokkup_Type     System Paramet, Lokkup_Type     System Paramet, Lokkup_Type     If view_No       Lokkup_Type     Concurrence     ACCRUL_ALSEXE_WITHOD_CD     ACCRUL_ALSEXE_WITHOD_CD     ACCRUL_ALSEXE_WITHOD_CD       Lokkup_Type     ACCRUL_ALSEXE_WITHOD_CD     ACCRUL_ALSEXE_WITHOD_CD     ACCRUL_ALSEXE_WITHOD_CD     ACCRUL_ASTAN WITHOD_CDES       Lokkup_Type     Concurrence     Image: System Paramet, Lokkup_Type     ACCRUL_TYPE_CD     ACCRUL_TYPE_CD       Lokkup_Type     Concurrence     Image: System Paramet, Act_ACCOUNT_TYPE_CD     ACCOUNT TYPE CODES     Image: System Paramet, Act_ACCOUNT_TYPE_CD       Lokkup_Type     Image: System Paramet, Act_ACCOUNT_TYPE_CD     ACCOUNT TYPE CODES     Image: System Paramet, Act_ACCOUNT_TYPE_CD     Image: System Paramet, Act_ACCOUNT_TYPE_CD       Data Files     Lokkup Type     Image: System Paramet, Act_ACCOUNT_TYPE_CD     Image: System Paramet, Act_ACCOUNT_TYPE_CD     Image: System Paramet, Act_ACCOUNT_TYPE_CD       Data Files     Lokkup Type     Image: System Paramet, Bach: Jobs     Image: System Paramet,	
A Administration A Adm	
A GYRUHZ, CALCUMETHOD, CO ACCRUIL CALCULATION METHOD CODES   Vestors  Vesto	
Lookups Lookup Type CO ACCRUED TXN BALANCE TYPE CODES Yes No ACCRUED TXN BALANCE TYPE CODES Yes No Acc CONDITION_CO ACCOUNT CONDITIONS / ACCOUNT QUEUE TYPES (SUB CODE USED FOR DEFAULT QUEUE) Yes No Loser Defined Del Transaction Code Deba Files Deba/pe Securitization Events Batch Jobs Producer Cycles Code USED FOR DEFAULT QUEUE TYPE CODES Yes No Lookup Type Securitization Events Batch Jobs Producer Cycles Code USED FOR DEFAULT QUEUE TYPE CODES Yes No Events Batch Jobs Producer Cycles Code USED FOR DEFAULT QUEUE TYPE CODES Yes No Events Batch Jobs Producer Cycles Code USED FOR DEFAULT QUEUE TYPE CODES Yes No Events	
Liser Defined Tat Audit Tables Loc CONDITION CO Liser Defined Def ACC_CONDITION CO Liser Defined Def Transaction Code Deta Files Deta Files Events Bach Jobs Producer Cycles * Lookup Type * Lookup Type	
Audit Tables Lise Center Date (Lockup Type) Lise Center Date (Lockup Type) Lise Center Date (Lockup Type) Lockup Type Lockup T	
User Defined Del ACC_STATUS_CD ACCOUNT STATUS CODES ACCOUNT TYPE CD ACH_ACCOUNT TYPE CD ACH_ACCOUNT TYPE CDES Cookup Cook	
Transaction Code ACH_ACCOUNT_TYPE_CD ACH_ACCOU	
Deduge Securitization Events Batch tobs Producer Cycles Lookup Type *Lookup Type *Lookup Type *Lookup Type *Enabled	
Vendors * Description Collection Cycles *System Defined Yes/No ◯ Yes ● No Reports Error Messages Lookup Code ⊕ £dit	View 🔗 A
Translations Lookup Code Pear View - Format - Presse Potech Wrap	<u>⊡ v</u> iew ⊘ A
Organization System Defin	d Er
Companies Lobray Code Description Saft Sub Code Yes/No Access No data to display.	-
Access Ho data to dapay.	
Credit Bureau	
Correspondence	
General Ledger Duces	
Queues Printers	
Bank Details	
Check Details	

### Figure 2-4 Lookups

A brief description of the fields is given below:

### Table 2-6 Lookups setup

Field	Do this
Lookup Type	Specify the lookup type.
Description	Specify the description for the lookup type.
System Defined Yes/No	Select <b>Yes</b> , if you wish to maintain the lookup type as system defined and <b>No</b> , if you wish to maintain lookup type as User defined.
Enabled	Check this box to enable the lookup type.

- 3. Perform any of the Basic Actions mentioned in Navigation chapter.
- In the Lookup Codes section, you can setup individual codes that a field or process using 4. the related lookup type can have. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

### Table 2-7 Lookup Codes

Field	Do this
Lookup Code	Specify the lookup code. These are solely dependent on the function of the Lookup Type.
Description	Specify the lookup code description. This may be changed as per your business requirement.



Field	Do this
Sort	Specify the sort order for the lookup code. This determines the order these lookup codes are displayed or processed.
Sub Code	Specify the sub code for the lookup code.
System Defined Yes/No	Select <b>Yes</b> , if you wish to maintain the lookup code as system defined and <b>No</b> , if you do not want to maintain it as system defined. System defined lookup codes cannot be modified, except for changing the Description or Sorting fields. If the lookup type is not system defined, then the code can be modified.
Enabled	Check this box to enable the lookup code.

Table 2-7 (Cont.) Lookup Codes

5. Perform any of the Basic Actions mentioned in Navigation chapter.

# 2.3 User Defined Tables

In User Defined Tables you can maintain user-defined tables, such as the data attributes the system uses on its Search screens.

In the following example, the list of attributes in the Criteria column are computed from the User Defined Tables screen.

### To set up a user-defined table, you must:

- 1. Define the fields on the table.
- 2. Join the related tables.
- 3. Assign the table a lookup type.

You can create tables for different products, funding, and collateral types.

After creating the user-defined tables, the system sorts the attributes to make the system usage more efficient. These details are used with different functions of the system, including:

- Tracking follow-up items
- Creating details in bankruptcy, foreclosure/repossession, and deficiency

## Note:

Many of these tables, (ASSET TRACKING ATTRIBUTES for example) may be configured during the initial setup of the application to provide for your specific business needs. Others, such as APPLICATION SEARCH, may be changed whenever your business needs change. Still others should not be changed without consulting Oracle Financial Services Software, as changing them would require changes to existing code for the expected results to be implemented. As a thumb rule, it is better to add or disable information on the User Defined Tables screen than to edit existing entries.

### To set up the User Defined Tables

 Click Setup > Setup > Administration > System > User Defined Tables. The system displays the User Defined Tables screen. The details are grouped into two:

- User Defined Tables
- User Defined Table Attributes
- 2. In the User Defined Tables section, perform any of the Basic Operations mentioned in Navigation chapter.

DashBoard	User Defined Tables	×								
Origination										
Servicing	User Defined Tat			-				-∲- Ad	d 🥒 Edit	View 🔗 Audit
Collections	View - Format -	Freeze	Detach 🚽 🗸							
WEP	Table	User table Type	Description	System Defined Yes/No	Enabled	Product Type	Funding Type	Collateral Type	View Name	SQL Statement
Tools				🔍 Yes 🖲 No	N				UNDEFINED	
etup	SEARCH_WFP_PR	SEARCH : WFP PR	WFP PRODUCER S	Yes No	Y	ALL	ALL	ALL	UNDEFINED	SELECT /*+ FIRS
1212	SEARCH_UPD_AC	SEARCH : POST D	POST DATED CHE	O Yes O No	Y	ALL	ALL	ALL	UNDEFINED	SELECT /*+ FIRS
Administration	DLR_TRACK_MAP	MAPPING: INTERF.	DLR_TRACK MAPP	Yes No	Y	ALL	ALL	ALL	UNDEFINED	SELECT 1 FROM I
✓ Auministration	SEARCH_UBT_AD	SEARCH : ACCOU	BATCH ENTRY AC	Yes No	Y	ALL	ALL	ALL	UNDEFINED	SELECT /*+ FIRS
System Paramel	SEARCH_UBT_FEE	SEARCH : ACCOU	BATCH ENTRY AC	O Yes No	Y	ALL	ALL	ALL	UNDEFINED	SELECT /*+ FIRS
Lookups	SEARCH_UTA_TXN	SEARCH: TRANSA	TRANSACTION HI	O Yes 🖲 No	Y	ALL	ALL	ALL	UNDEFINED	SELECT /*+ FIRS
User Defined Ta Audit Tables	SEARCH_UBT_PM	SEARCH : ACCOU	BATCH ENTRY AC	Yes No	Y	ALL	ALL	ALL	UNDEFINED	SELECT /*+ FIRS
Audit Tables	CHGOFF_TYPE_D	TABLE ATTRIBUT	DEFICIENCY DETA.	Yes No	Y	ALL	ALL	ALL	UNDEFINED	SELECT 1 FROM
Transaction Coc Data Files	CPY_APP_SETUP	SETUP: APPLICAT	APPLICATION CO	🔿 Yes 🖲 No	Y	ALL	ALL	ALL	UNDEFINED	SELECT 1 FROM I
Events Batch Jobs Producer Cycles							Save and Add			Return 🤇 🤤 Beturn
Vendors		* Table			* Enabled				UNDEFINED	
Collection Cycle	* User tal	ble Type		~	* Product Type Al	L	~	* SQL Statement		
Reports Error Messages	* De:	scription			* Funding Type Al	L	~			
Translations	* System Defined	I Yes/No ⊖ Yes  N	D		* Collateral Type Al	L	V			
Organization Companies Access								* Sort	0	
Users Credit Bureau	User Defined Tat	ole Attributes						· 클 Ad	d 🖉 Edit	View 🖉 Aud
Correspondence	View - Format -	Freeze	🚰 Detach 🔰 🖓 🗤	Vrap 🔂						
General Ledger Queues	Attribute No data to display.	Description	Data Type	Ler	ngth	Sort Operator	System Defined Yes/No	Enabled	Sub Attribute	LOV Type
Printers Bank Details Check Details	<									>
Standard Payee Currencies										

Figure 2-5 User Defined Tables

A brief description of the fields is given below:

Table 2-8 User Defined Tables

Field	Do this
Table	Specify the user-defined table name.
User Table Type	Select the user-defined table type from the drop- down list. This determines where and how the related data is being used.
Description	Specify the description for user-defined table.
System Defined Yes/NO	Select <b>Yes</b> , if you wish to maintain the User table type as system defined and <b>No</b> , if you do not want to maintain it as system defined. System defined entries cannot be modified. If the entry is not system defined, then it can be modified.
Enabled	Check this box to enable the user-defined table (optional).
Product Type	Select the product type from the drop-down list.
Funding Type	Select the funding type associated with the user- defined table from the drop-down list.



Field	Do this		
Collateral Type	Select the collateral type associated with the user-defined table from the drop-down list.		
View Name	Specify the view name.		
SQL Statement	Specify the SQL version of the statement.		
	For Example: For SEARCH_ACC_ACCOUNTS table, the SQL is as follows:		
	SELECT /*+ FIRST_ROWS */ ACC_AAD_ID FROM ACCOUNTS WHERE		
	<b>Note:</b> For the above SQL, the where criteria is part of the User Defined Table Attributes		
Sort	Specify the sort order for the user-defined table relative to other tables of the same type.		

### Table 2-8 (Cont.) User Defined Tables

- 3. Perform any of the Basic Actions mentioned in Navigation chapter.
- 4. In the User Defined Table Attributes section, perform any of the Basic Operations mentioned in Navigation chapter.

DashBoard	User Defined Tables	×								×
Origination	and the second s									
Servicing	User Defined Tab							📌 Ado	i 🥒 Edit 🛛	View 🛛 🖋 Aud
Collections	View - Format -	Freeze	Detach 🖉 V							
WEP	Table	User table Type	Description	System Defined Yes/No	Enabled	Product Type	Funding Type	Collateral Type	View Name	SQL Statement
Tools	SEARCH_WFP_PR	SEARCH : WFP PR	WFP PRODUCER S		Y	ALL	ALL	ALL	UNDEFINED	SELECT /*+ FIR
	SEARCH_UPD_AC	SEARCH : POST D	POST DATED CHE	O Yes  No	Y	ALL	ALL	ALL	UNDEFINED	SELECT /*+ FIF
tup	DLR_TRACK_MAP	MAPPING: INTERF	DLR_TRACK MAPP	Ves No	Y	ALL	ALL	ALL	UNDEFINED	SELECT 1 FROM
Setup	SEARCH_UBT_AD	SEARCH : ACCOU	BATCH ENTRY AC	Ves No	Y	ALL	ALL	ALL	UNDEFINED	SELECT /*+ FIR
Administration     Asystem	SEARCH_UBT_FEE	SEARCH : ACCOU	BATCH ENTRY AC	Ves No	Y	ALL	ALL	ALL	UNDEFINED	SELECT /*+ FIR
System Paramete	SEARCH_UTA_TXN	SEARCH: TRANSA	TRANSACTION HI	Ves No	Y.	ALL	ALL	ALL	UNDEFINED	SELECT /*+ FIR
Lookups	SEARCH_UBT_PM	SEARCH : ACCOU	BATCH ENTRY AC	Yes No	Y	ALL	ALL	ALL	UNDEFINED	SELECT /*+ FIR
User Defined Tab	CHGOFF TYPE D	TABLE ATTRIBUT	DEFICIENCY DETA	Yes No	Y	ALL	ALL	ALL	UNDEFINED	SELECT 1 FROM
Audit Tables User Defined Def	CPY APP SETUP	SETUP: APPLICAT	APPLICATION CO	Yes No	Y	ALL	ALL	ALL	UNDEFINED	SELECT 1 FROM
Transaction Code	SEARCH ACC AC	SEARCH : ACCOUNT	ACCOUNT SEARCH	Ves No	Y	ALL	ALL	ALL	UNDEFINED	SELECT /*+ FIR
Events Batch Jobs Producer Cycles	View - Format -	Freeze	🚰 Detach 🛛 🖓 V	Wrap				්ළ <u>A</u> do	Edit [	_ View
Vendors Collection Cycles	Attribute	Description	Data Type	Len		Sort Operator	System Defined Yes/No		Sub Attribute	LOV Type
Reports					0	0	🕖 Yes 🔍 No	N		
Error Messages	PRO_NAME	PRODUCER NAM			80	1 LIKE	Ves No	Y		NO LOV
Translations	WPR_STATUS_CD	PRODUCER STAT			30	2 LIKE	O Yes  No	Y		NO LOV
<ul> <li>User</li> <li>Organization</li> </ul>		L TOTAL CREDIT L	IMIT NUMBER		30	3 EQUAL	Ves No	Y		NO LOV
	<									
Companies	User Defined Tab	le Attributes								
Companies Access Users							Save and Add	Save and Stay	Save and	Return 🤇 🔁 <u>R</u> etu
Access Users Credit Bureau					* Operator		~	* LOV Validation Ind		
Access Users	* A	ttribute				Vec () No	Constant of	Lookup Type		
Access Users Credit Bureau Correspondence General Ledger Queues				* System	Defined Yes/No (					
Access Users Credit Bureau Correspondence General Ledger Queues Printers	* Des	cription			Defined Yes/No ( * Enabled			Default Value		
Access Users Credit Bureau Correspondence General Ledger Queues Printers Bank Details	* Des * Da	cription ta Type		* System	* Enabled [			Default Value		
Access Users Credit Bureau Correspondence General Ledger Queues Printers	* Des * Da	cription					~	Default Value		

#### Figure 2-6 User Defined Table Attributes

A brief description of the fields is given below:

Field	Do this
Attribute	Specify the user-defined table attribute.
Description	Specify the description for the user-defined table attribute.
Data Type	Select the data type for the attribute (CHARACTER, NUMBER, or DATE) from drop- down list.
Length	Specify the maximum length of the user-defined table attribute.
Sort	Specify the sort order of the user-defined table attribute. If the sort order is changed it will only affect new instances of the User Defined Table, and will not affect existing data.
Operator	Select the operator for the user-defined table attribute from the dropdown list.
System Defined Yes/No	Select <b>Yes</b> , if you wish to maintain the User table attribute as system defined and <b>No</b> , if you do not want to maintain it as system defined. System defined entries cannot be modified. If the entry is not system defined, then it can be modified.
Enabled	Check this box to enable the user-defined table attribute so that the attribute will be considered when creating new instances of the User Defined Table.
Sub Attribute	Specify the sub-attribute for the attribute (sub attributes are used to associate related attributes).
LOV Type	Select the list of value (LOV) type for the user- defined table attribute from the drop-down list.
LOV Validation Ind	Check this box to enable LOV validation of the user-defined table attribute. This indicates whether the data must come from the LOV.
Lookup Types	Specify the lookup type of the LOV associated with the user-defined table attribute.
Default Value	Specify the default value for the user-defined table attribute.

### Table 2-9 User Defined Table Attributes

5. Perform any of the Basic Actions mentioned in Navigation chapter.

# 2.4 Audit Tables

The system allows you to track changes in the database during line of credit origination. This includes the tracking of:

- Application status history
- Audit history of specified fields

The Audit Tables Setup screen records the tables and columns requiring an audit. the system stores the following details for the fields you want to audit for changes:

- Current value in field
- New value field
- User who changed the field's content



• Date and time when the value was changed

**IMPORTANT**: The system recommends that only a database administrator perform the following steps.

### To set up the Audit Tables

- 1. Click Setup > Setup > Administration > System > Audit Tables. The system displays the Audit Tables screen. The details are grouped into two:
  - Audit Tables
  - Audit Columns
- In the Audit Tables section, perform any of the Basic Operations mentioned in Navigation chapter.

DashBoard	Audit Tables ×									
Origination										
Servicing	Audit Tables								🖉 Edit 📃	View 🛛 🖋 Audit
> Collections	View 👻 Format 🗸	Freeze	🛃 Detach 🛛 🖓	Wrap 🚯	Generate					
	Table	Description	Display Description		Reset RowID	Enabled	Primary Key 1	Primary Key 2	Primary Key 3	Primary Key 4
> WFP	INDEX_RATES	INDEX RATE DETA.		IRT_INDEX_TYPE		Y	IRT_INDEX_TYPE			
Tools	INSURANCES JOBS	INSURANCES DET JOB DETAILS	INSURANCE TYPE DESCRIPTION	INS_INSURANCE	. N N	Y	INS_AAD_ID	INS_ID JOB CODE		
Setup	JOB_BUCKETS	JOB BUCKET DET		JOB_DESC JBB_ID	N	Y	JOB_JBS_CODE JBB_ID	JOB_CODE		
Setup	JOB_HOLIDAYS	JOB HOLIDAY DET.		JBH_DESC	N	Y	JBH_DT			
Administration	JOB SETS	JOB SET DETAILS	DESCRIPTION	JBS DESC	N	Y	JBS CODE			
4 Administration 4 System	JOB_THREADS	JOB THREAD DET		JBT_JOB_CODE	N	Y	JBT_JBS_CODE	JBT_JOB_CODE	JBT THREAD	
System Paramete	LOOKUPS	LOOKUP DETAILS	DESCRIPTION	LKC DESC	N	Y	LKC LKT TYPE	LKC CODE	-	
Lookups	LOOKUP_TYPES	LOOKUP TYPE DE	DESCRIPTION	LKT_DESC	N	Y	LKT_TYPE	-		
User Defined Tat	MESSAGES	MESSAGE DETAILS	TEXT	MSG_TEXT	N	Y	MSG_CODE	MSG_PTC_COMPA.	MSG_PCB_BRANCH	MSG_SUPER_PR
	<									
Audit Tables User Defined Def Transaction Code Data Files Dedupe Securitization Events Batch Jobs Producer Cycles Vendors	Audit Tables	Table INDE Description INDE play Description TYPE Display Column IRT_J	X RATE DETAILS		Primary Key 3 Primary Key 4 Primary Key 5	÷		Primary Primary I Primary I Primary I	Key 10 Key 11 Key 12	<⊅ <u>R</u> etu
User Defined Def Transaction Code Data Files Dedupe Securitization Events Batch Jobs Producer Cycles	Audit Tables	Description INDE play Description TYPE	X RATE DETAILS		Primary Key 3 Primary Key 4	5 5 7		Primary I Primary I Primary I Primary I Primary I Primary I	Key 10 Key 11 Key 12 Key 13 Key 14 Key 15	
User Defined Del Transaction Code Data files Dedupe Socuritation Events Batch Jobs Producer Cycles Raports Error Messages Translations 4 User	Audit Tables	Description INDE play Description TYPE Display Column IRT_1 Enabled ✓ Reset RowID_ Primary Key 1 IRT_1	X RATE DETAILS		Primary Key 3 Primary Key 4 Primary Key 5 Primary Key 6 Primary Key 7	5 5 7		Primary I Primary I Primary I Primary I Primary I	Key 10 Key 11 Key 12 Key 13 Key 14 Key 15	
User Defined Def Transaction Code Data Files De dope Securitzation Events Bath Jobs Producer Cycles Vendors Collection Cycles Error Messages Translations ✓ User Organization	Audit Tables	Description INDE play Description TYPE Display Column IRT_J Enabled ✓ Reset RowID Primary Key 1 IRT_J	X RATE DETAILS	Wrap 🙀	Primary Key 3 Primary Key 4 Primary Key 5 Primary Key 6 Primary Key 7	5 5 7		Primary I Primary I Primary I Primary I Primary I Primary I	Key 10 Key 11 Key 12 Key 13 Key 14 Key 15 dd / Edit	
User Defined Del Transaction Code Data files Dedupe Socuritation Events Batch Jobs Producer Cycles Reports Collection Cycles Reports Error Messages Translations 4 User	Audit Tables Dis Audit Columns View = Format = Column	Description INDE play Description TYPE Display Column IRT_1 Enabled ✓ Reset RowID_ Primary Key 1 IRT_1	X RATE DETAILS	Wrap 🔂	Primary Key 3 Primary Key 4 Primary Key 5 Primary Key 6 Primary Key 7	5 5 7		Primary I Primary I Primary I Primary I Primary I Primary I	Key 10 Key 11 Key 12 Key 13 Key 14 Key 15	
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### Figure 2-7 Audit Tables

A brief description of the fields is given below:

### Table 2-10 Audit Tables

Field	Do this
Table	The table name on which audit trigger needs to be created is displayed here (the system table being audited).
Description	Specify the table description.
Display Description	Specify the column description to be displayed on audit screen.



Field	Do this	
Display Column	Select the table column to be displayed on audit screen from the drop-down list.	
Enabled	Check this box to enable the audit table so that in will be considered while generating the database triggers.	
Reset Row ID	Check this box to allow resetting the row identifier.	
Primary Key 1 (unlabeled)	The table primary key column 1 is displayed here. (These columns define how to access the data in the table.)	
Primary Key 2 (unlabeled)	The table primary key column 2 is displayed here.	
Primary Key 3 (unlabeled)	The table primary key column 3 is displayed here.	
Primary Key 4 (unlabeled)	The table primary key column 4 is displayed here.	
Primary Key 5 (unlabeled)	Table primary key column 5 is displayed here.	
Primary Key 6 (unlabeled)	Table primary key column 6 is displayed here.	
Primary Key 7 (unlabeled)	The table primary key column 7 is displayed here.	
Primary Key 8 (unlabeled)	The table primary key column 8 is displayed here.	
Primary Key 9 (unlabeled)	The table primary key column 9 is displayed here.	
Primary Key 10 (unlabeled)	The table primary key column 10 is displayed here.	
Primary Key 11 (unlabeled)	The table primary key column 11 is displayed here.	
Primary Key 12 (unlabeled)	The table primary key column 12 is displayed here.	
Primary Key 13 (unlabeled)	The table primary key column 13 is displayed here.	
Primary Key 14 (unlabeled)	The table primary key column 14 is displayed here.	
Primary Key 15 (unlabeled)	The table primary key column 15 is displayed here.	
· · · · · · · · · · · · · · · · · · ·		

### Table 2-10 (Cont.) Audit Tables

- 3. Perform any of the Basic Actions mentioned in Navigation chapter.
- In the Audit Tables Columns section, perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

A brief description of the fields is given below

## Table 2-11 Audit Tables Columns

Field	Do this
Column	Specify the column name on which the audit needs to be created from drop-down list (column in the table that is being audited)
Description	Specify the column description (description of the data contained in the column).



### Table 2-11 (Cont.) Audit Tables Columns

Field	Do this
Data Type	The data type for the attribute is displayed here.
Enabled	Check this box to enable the audit column.

- 5. Perform any of the Basic Actions mentioned in Navigation chapter.
- 6. Once the required fields data is created or updated, click **Generate** in Audit Tables section to initiate a trigger to update the details in the system.

# 2.5 User Defined Defaults

The User Defined Defaults Setup screen allows you to set up default values to automatically populate in frequently used fields on the Application Entry screen. This streamlines the data entry process when entering an application.

#### To set up the User Defined Defaults

- 1. Click Setup > Setup > Administration > System > User Defined Defaults. The system displays User Defined Defaults screen.
- In the Application Defaults section, perform any of the Basic Operations mentioned in Navigation chapter.

<b>Financial Services</b>	Lending and Le	asing								
	User Defined Defaults									X
DashBoard	User Defined Defaults	<								
> Origination	Angliantian Defaul							Add	Acts Disc	Anto
Servicing	Application Defau				-			AL BOD	🖉 Edit 🔄 Vie	w 🔗 Audit
Collections	View - Format -		a 🚮 Detach	Wrap 🖓	612					
WFP	Organization [	Pivision	Company	Branch	Priority	Channel	Producer Type	Class	Purpose	Product
	DMC I	L02	NL02	NLR1	NORMAL	FAX IN	DEALER	SMALL BUSINESS	VEHICLE LOAN O	LOAN VEHICLE
> Tools		A03	US01	USHQ	HIGH	WEB ENTRY	DEALER	SMALL BUSINESS	HOME EQUITY LO	
etup		1501	US01	USHQ	NORMAL	WEB ENTRY	DEALER	INDIVIDUAL	VEHICLE LOAN O	LOAN VEHICL
Setup	DMC I	P04	JP04	JPR1						>
4 Administration										
✓ System System Paramete										
Lookups	Application Defau	ts						-		0
User Defined Tat							Save and Add	Save and Stay	Save and Return	Beturn
Audit Tables	* Organizatio	DNG		~		NORMAL ADDRESS	~			
User Defined Def	1							Status	NOT DEFINED	N
Transaction Code Data Files	* Divisio	n US01		~	Street Pre		~	Condition		
Dedupe		A	0.6.1		Street Type		~			
Securitization		Application	Defaults		Street Post		~	Country	UNITED STATES	N
Events	Compar	N		×		UNITED STATES				
Batch Jobs	Bran						•		Vehicle Defaults	
Producer Cycles Vendors					Rent Amount			Asset Type		~
Collection Cycles	Priori	Y		~	Stated Frequency	MONTHLY	~			
Reports	Chann	el		~	Actual Frequency	MONTHLY	~	Sub Type		
Error Messages	Producer Typ	e		~	Ownership		~	Class		N
Translations	Cla			~				Valuation Source		N
4 User						Employment Defaults				
Organization Companies	Purpo	e		~					Home Defaults	
Access	Produ	t		~	Type	FULL TIME	~			
Users	Override C	к 🗌			Occupation		~	Asset Type		
Credit Bureau	Warning C	к			Country	UNITED STATES	~	Sub Type		~
Correspondence					Stated Frequency		~	Class		~
General Ledger Oueues		Applicant D	etaults				11 13	Occupancy		~
Printers	Relation Typ			~	Actual Frequency	MONTHLY	~	Valuation Source		~
Bank Details						Telecom Defaults		Valuation Source		
Check Details	Gend	er (		~		reaction perduits			Other Defaults	
Standard Payees	Marital State	IS		~						
Currencies	Languag	e		×		Income Defaults		Asset Type		~
Zip Codes	ECC	۵		×			V	Sub Type		~
1 17					Income Type			Class		~
< >>	Class Typ	e NORMAL		×	Frequency		$\sim$	Class		

### Figure 2-8 Application Defaults

A brief description of the fields is given below:



Field	Do this
Org	Select the organization for which these defaults are applicable from drop-down list.
Division	Select the division for which these defaults are applicable from dropdown list.
Application Defaults	
Company	Select the company from the drop-down list.
Branch	Select the branch from the drop-down list.
Priority	Select the priority from the drop-down list.
Channel	Select the channel from the drop-down list.
Producer Type	Select the producer type from the drop-down list
Purpose	Select the purpose from the drop-down list.
Product	Select the product from the drop-down list.
Applicant Defaults	
Relation Type	Select the applicant relation type from the drop- down list.
Gender	Select the applicant gender from the drop-down list.
Marital Status	Select the applicant marital status from the drop- down list.
Language	Select the applicant language from the drop- down list.
ECOA	Select the applicant ecoa from the drop-down list.
Class Type	Select the applicant class type from the drop- down list.
Race National Origin	Select the applicant race or national origin from the drop-down list.
Privacy Opt-Out	Check this box to indicate that the applicant has elected to refrain from the non-public sharing of information.
Address Defaults	
Address Type	Select the address type from the drop-down list.
Postal Type	Select the postal address type from the drop- down list
Street Pre	Select the street pre type from the drop-down list.
Street Type	Select the street type from the drop-down list.
Street Post	Select the street post type from the drop-down list.
Country	Select the country from the drop-down list.
Rent Amount	Specify the rent amount. The system defaults this rent amount if the rent amount received from the interface is zero.
	This rent amount will be defaulted for a new application also.
State Frequency	Select the stated frequency from the drop-down list.
Actual Frequency	Select the actual frequency from the drop-down list.

## Table 2-12 Application Defaults



#### Field Do this Ownership Select the ownership type from the drop-down list. **Employment Defaults** Туре Select the employment type from the drop-down list. Occupation Select the occupation from the drop-down list. Country Select the country from the drop-down list. Stated Frequency Select the stated frequency from the drop-down list. Select the actual frequency from the drop-down **Actual Frequency** list. **Income Defaults** Income Type Select the income type from the drop-down list. Frequency Select the frequency from the drop-down list. **Liability Defaults** Liability Type Select the liability type from the drop-down list. Select the frequency from the drop-down list. Frequency **Asset Defaults** Select the asset status from the drop-down list. Status Condition Select the asset condition from the drop-down list. Country Select the country from the drop-down list. **Vehicle Defaults** Asset Type Select asset type from the drop-down list. Select asset sub type from the drop-down list. Sub Type Class Select the asset class from the drop-down list. Valuation Source Select the asset valuation source from the dropdown list. **Home Defaults** Asset Type Select asset type from the drop-down list. Sub Type Select asset sub type from the drop-down list. Class Select the asset class from the drop-down list. Occupancy Select the occupancy type from the drop-down list. Valuation Source Select the asset valuation source from the dropdown list. **Other Defaults** Asset Type Select asset type from the drop-down list Sub Type Select asset sub type from the drop-down list. Class Select the asset class from the drop-down list. Valuation Source Select the asset valuation source from the dropdown list **Comment Defaults** Comment Type Select the comment type from the drop-down list. Comment Sub Type Select the comment sub type from the dropdown list.

#### Table 2-12(Cont.) Application Defaults



3. Perform any of the Basic Actions mentioned in Navigation chapter.

# 2.6 User Defined Parameters

The User Defined Parameters setup screen facilitates to define field-level configurations which helps to perform various day to day business specific calculations. In this screen you can define parameters and logic for each field to compute and populate data.

For example, you can setup User Defined Parameters in the system to calculate Trade Equity, Collateral Coverage Ratio, Net Rental Yield and so on.

### Note:

Currently system supports defining user defined parameters for entities like Account and Collateral. The computed values are populated into Customer Service > Account Details > Account Information section and Servicing > Collateral Management > Collateral Details screen respectively on clicking Calculate Parameters button.

Defining user defined parameters basically involves identifying a scenario and creating/ configuring the required parameters. Here, a scenario can refer to what category of accounts are to be considered for computation.

User defined parameters consists of the following two types of configurable parameters:

Parameter	Description
Target Parameters	These parameters store values for the customizable user defined fields in user defined tables and is used for calculation based on Selection Criteria.
	These parameters are available as per the <b>View</b> <b>Name</b> defined in user defined tables for each Account and Collateral Entity and persist the calculation values into the table columns of database after its first execution.
Formula Parameters	These parameters are used for computation of the target parameters. These contain the generic formula/logic that can be used for any computation based on System Defined Functions and Table Columns. These parameters does not persist the calculation values into the table columns of database.

 Table 2-13
 Types of configurable parameters

Since system supports Account and Collateral entity types, the configurable user defined Target/Formula parameters along with selection criteria can be defined using specific table type as indicated below:



Entity Type	Parameter Type	Description
Accounts	Formula Parameters	Formula parameters are used for computation of the target parameters for Account Entity.
		OFSLL supports predefined set of calculation based Formula Parameters. These parameter definitions start with <b>\$</b> in User Defined Tables.
		These parameters does not have any selection criteria.
		Existing factory shipped seed data provided by OFSLL product like GL date, System Date, ACC_DLQ_DAYS and so on is based on below User Defined Table Type:
		USER DEFINED: ACCOUNTS FORMULA PARAMETERS
		USER DEFINED: COMMON FORMULA PARAMETERS
		USER DEFINED: COMMON CUSTOMER SERVICE FORMULA PARAMETERS
	Target Parameters	These calculations are based on formula parameters and other target parameters.
		A selection criteria is available for each calculation.
		These are based on User Defined Table Type: USER DEFINED: ACCOUNT TARGET PARAMETERS
	Selection Criteria	These parameters define the criteria on which accounts are picked for calculation of defined target parameters.
		These are available only for Target parameters and are based on User Defined Table Type: USER DEFINED: ACCOUNT CRITERIA PARAMETERS

## Table 2-14 Account and Collateral entity types



Entity Type	Parameter Type	Description
Collateral	Formula Parameters	These Formula parameters are used for computation of the target parameters for Collateral Entity.
		They are based on below User Defined Table Type:
		USER DEFINED: COLLATERAL FORMULA PARAMETERS
		USER DEFINED: COMMON FORMULA PARAMETERS
		USER DEFINED: COMMON CUSTOMER SERVICE FORMULA PARAMETERS
	Target Parameters	These are based on User Defined Table Type: USER DEFINED: COLLATERAL TARGET PARAMETERS
	Selection Criteria	These are available only for Target parameters and are based on User Defined Table Type: USER DEFINED: COLLATERAL CRITERIA PARAMETERS

### Table 2-14 (Cont.) Account and Collateral entity types

### Note:

The execution of User Defined Parameters require additional processing at the server level and can have significant performance impact delaying the EOD processing. Hence it is recommended to have careful consideration while defining the Target and Formula parameter configurations.

In this framework, you can either create new parameters and/or use the available pre-defined formula parameters to populate computed values to custom user defined fields.

For example - a formula parameter can be defined with an expression as \*\$TOTAL\_ITM\_GRP\_IEQ + \$PAID\_BAL\_ADV which is total equity in itemizations on account added with total advance amount paid. An expression can have a stored function (represented with \$ sign) and Account Columns (fields).

There are some formula parameters in the system with basic pre-defined calculation which can readily be used for configuration along with account fields. Pre-defined formula parameters are associated with specific acronyms appended with parameter name for identification. The table below lists the available pre-defined formula parameters. However, you can also define custom formula parameters with acronyms.

<b>Table 2-15</b>	Pre-defined	formula	parameters
-------------------	-------------	---------	------------

User Defined Column Description	Description
\$GL_DATE	Value of GL Date System Parameter
\$SYSTEM_DATE	Current System Date



User Defined Column Description	Description
\$COLLATERAL_VALUE	Sum of all collateral current valuation
\$PRIMARY_COLLATERAL_VALUE	Sum of all primary collateral current valuation
\$ASE_GRAND_FATHER_POINTS	Sum of all grandfather points
\$ASE_TIER_POINTS	Total Tier Points
\$INTEREST_ACCRUED	Interest Accrued on Account for a specific date. This is used to calculate Trade Equity Calculation.
\$OUTSTANDING_AMOUNT	Current Account Outstanding Amount
<pre>\$OUTSTANDING_BAL_ (BALANCE TYPE *)</pre>	This is a dynamic balance value calculation based on type variable.
	<ul> <li>For example:</li> <li>\$OUTSTANDING_BAL_ADV - Will calculate outstanding Advance/Principal amount</li> </ul>
<pre>\$PAID_BAL_(BALANCE TYPE *)</pre>	This is a dynamic balance value calculation based on type variable.
	For example: <ul> <li>\$PAID_BAL_ADV - Will calculate paid Advance/ Principal amount</li> </ul>
\$SUM_PRIN_ESC_MAX_EXPIRY_DT	This is used to calculate sum of total principal amount till Extended Service Warranty Max Expiry Date.
<pre>\$TOTAL_ITM_GRP_ (ITM GROUP*)</pre>	This is a dynamic itemization group value calculation based on type variable.
	<ul> <li>For example:</li> <li>\$TOTAL_ITM_GRP_IDC - Will calculate total ITM DOWN PAYMENT CASH group amount</li> <li>\$TOTAL_ITM_GRP_IPF - Will calculate total ITM PREPAID FEE group amount</li> </ul>
\$TOTAL_ITM_ (ITM*)	This is a dynamic itemization value calculation based on type variable.
	<ul> <li>For example:</li> <li>\$TOTAL_ITM_IDC_1 - Will calculate total ITM DOWN PAYMENT amount</li> <li>\$TOTAL_ITM_IUN_4 - Will calculate total ITM CASH DOWN amount</li> </ul>

### Table 2-15 (Cont.) Pre-defined formula parameters

Both the parameters (formula and target) supports the following data types:

- Number / Integer (both are considered as floating numbers)
- Date
- Character

While defining specific parameter, system auto-filters the variable list based on the supported data type.

To enable any target parameters, ensure that there is at the least one enabled formula parameter and selection criteria defined. Also while defining target parameters, ensure that there is no circular dependency where two or more parameters are either directly or indirectly dependent on each other. For example, If formula parameter A is defined as ACC\_FIELD1 + formula parameter B, and formula parameter B is defined as ACC\_FIELD2 + formula

parameter A. In such a case, system displays an error indicating 'CIRCULAR DEPENDENCY DETECTED FOR PARAMETER:<<PARAMETER NAME>>'.

The user defined parameters calculation can be triggered in any of the following ways:

Option	Trigger	Action Type
User Interface	Clicking <b>Calculate Parameters</b> button in Account Details screen, Account Information section. Target parameters of Frequency = None and Daily are computed and updated for an account and all collaterals associated to the account.	System calculates and updates target parameter through background job process which is created to update UDP values asynchronously. Error/Validation messages received during calculation of user defined fields are displayed
	Clicking <b>Calculate Parameters</b> button in Collateral Management, Collateral Details screen. Target parameters of Frequency = None and Daily are computed and updated only for the selected collateral.	<sup>-</sup> under Background job and not displayed in UI.
Batch Job for Account Target Parameters update	On executing batch jobs - USER DEFINED ROOT BATCH JOB and USER DEFINED ACCOUNT TARGET PARAMETER CALCULATOR in SET-CUP batch job-set	On execution, this batch job calculates all target parameters defined for Account that satisfy the selection criteria. Root batch job is parent batch job and is executed first to pick all accounts eligible for calculation for the child batch job i.e. Accoun Target Parameter Calculator. This helps to enhance system performance. The batch job periodically calculates for target parameters of frequency other than None and updates the Next Run Date for parameter as per frequency defined. Note that, batch job picks-up accounts only once per day and refers to company specific GL date. Accounts in OFSLL are associated to specific company - branch combination. Hence this

Table 2-16User Defined Parameters

Option	Trigger	Action Type
Batch Job for Collateral Target Parameters update	On executing batch jobs - USER DEFINED ROOT BATCH JOB and USER DEFINED COLLATERAL TARGET PARAMETER CALCULATOR in SET-CUP1 batch job-set	On execution, this batch job calculates all target parameters defined for collateral entity that satisfy the selection criteria. Root batch job is parent batch job and is executed first to pick all accounts eligible for calculation for the child batch job i.e. Collateral Target Parameter Calculator. This helps to enhance system performance. The batch job periodically calculates for target parameters of frequency other than None and updates the Next Run Date for parameter as per frequency defined. Note that, batch job picks-up accounts only once per day and refers to company = ALL GL date. Collateral in OFSLL are not associated to any specific company hence this batch set and job should be configured for company = All.
Event	<ul> <li>Configured Event Action Type -</li> <li>1. UPDATE ACCOUNT USER DEFINED PARAMETERS</li> <li>2. UPDATE COLLATERAL USER DEFINED PARAMETERS</li> <li>For more details on defining event action type, refer to Events (New Framework) section.</li> </ul>	Update Account/Collateral Target Parameters of frequency = None and Daily when specific type of changes occurs in OFSLL for Account/Collateral event entity.
Restful Web Service	Calculate Parameter Update Service (available in common Swagger module)	When third-party system post a request to update specific or all Target Parameters for a single Account, single Collateral or all collateral associated to an account based on <b>Entity Type</b> parameter updated in web service request. This parameter accepts only ACC for accounts and ASE for Collateral target parameters. Target parameter of frequency None and Daily are updated through this web service. Refer swagger documentation for more details.

Table 2-16	(Cont.) User Defined Parameters



During executing, system looks into the enabled user defined parameters, and considering only those accounts matching the selection criteria, values are computed into the user defined fields.

During computation of target parameters, system displays an error if there are more than one definition defined for a target parameter.

### To set up the User Defined Parameters

1. Click Setup > Setup > Administration > System > User Defined Parameters.

	ters ×										×
arameters									🕂 Add 🖉 Edi	t 📃 <u>V</u> iew	
View 🕶 Format 🕶	Freeze	🚮 Detach 🛛 🖨 Wrap	ලිබ	New Parameter		Create Copy	Show Expression	1			
Module	Entity Type	Parameter Type		Parameter Name	Description	Data type	Priority	Frequency	Run Date Next	Enabled	
CUSTOMER SERVI		TARGET PARAMETER		ASE_UDF2_CHAR	ADDITIONAL PLA		0	NONE		Y	
CUSTOMER SERVI	ACCOUNTS	TARGET PARAMETER		ACC_UDF2_CHAR	ADDITIONAL PLA	CHARACTER	0	DAILY	04/17/2020	N	_
CUSTOMER SERVI	COLLATERALS	TARGET PARAMETER		ASE_UDF1_DATE	ADDITIONAL PLA	DATE	0	DAILY	04/18/2020	Y	_
CUSTOMER SERVI	COLLATERALS	TARGET PARAMETER		ASE UDF1 NUM	ADDITIONAL PLA	NUMBER	0	DAILY	04/18/2020	Y	_
CUSTOMER SERVI	ACCOUNTS	TARGET PARAMETER		ACC_UDF7_NUM	ADDITIONAL PLA	NUMBER	0	DAILY	04/21/2020	Y	
CUSTOMER SERVI	ACCOUNTS	TARGET PARAMETER		ACC UDF1 DATE	ADDITIONAL PLA	DATE	0	DAILY	04/21/2020	Y	
CUSTOMER SERVI	ACCOUNTS	TARGET PARAMETER		ACC_UDF8_NUM	ADDITIONAL PLA	NUMBER	0	NONE		Y	
CUSTOMER SERVI	ACCOUNTS	TARGET PARAMETER		ACC_UDF7_NUM	ADDITIONAL PLA	NUMBER	0	NONE		Y	
CUSTOMER SERVI	ACCOUNTS	TARGET PARAMETER		ACC_UDF5_NUM	ADDITIONAL PLA	NUMBER	0	NONE		Y	
CUSTOMER SERVI	ACCOUNTS	TARGET PARAMETER		ACC UDF4 NUM	ADDITIONAL PLA	NUMBER	0	NONE		Y	
								- Can	in and Stav	and Rohum	A Pohero
	Entity Type	CUSTOMER SERVICE COLLATERALS TARGET PARAMETER		De	er Name ADDITIONA scription ADDITIONA lata type CHARACTER	L PLACEHOLDER S		* * Fre	Priority 0 equency NONE Enabled C	e and Return	C Return
	Entity Type	COLLATERALS		De	scription ADDITIONA	L PLACEHOLDER S		* * Fre	Priority 0 equency NONE	e and Return	

### Figure 2-9 User Defined Parameters Setup

- 2. In the **Parameters** section, do one of the following:
  - Use the Create Copy feature to quickly create new parameter with the existing
    parameter details. For Target Parameters, select required record and click Create
    Copy. For Formula Parameters, select required record, specify New Parameter name
    and click Create Copy. The new parameter created this way will be in disabled state
    by default.
  - Add/Edit user defined parameter by performing any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

### Table 2-17 Parameters section

Field	Do this
Module	Select the module from the drop-down list. The list is displayed based on the modules that support User Defined Parameters calculation. Currently only Customer Serving (accounts) is supported.



Field	Do this
Entity Type	Select the required entity for which calculation is to be defined from the drop-down list. The list is populated based on entity type maintained in CUP_ENTITY_CD lookup code.
	Currently, system supports ACCOUNTS and COLLATERALS entity types.
	Note that, entity can be selected only while creating User Defined Parameter and the same cannot be modified in Edit mode.
Parameter Type	Select the type of parameter to be defined as either Target Parameter or Formula Parameter from the drop-down list.
Parameter Name	For Target Parameter, system displays the list of custom fields available in user defined table for selection. Select the required Parameter from the drop-down list. By default the first field in the user defined table is selected.
	For Formula Parameter, this is a text field to record the new parameter name. Specify the name of the formula parameter.
Description	For Target Parameter, the description is auto- populated from user defined table and is Read-Only.
	For Formula Parameter, specify the description of the formula parameter.
Data Type	For Target Parameter, the data type associated for the parameter is auto-populated from user defined table and is Read-Only.
	For Formula Parameter, select the data type a one of the following from the drop-down list - INTEGER, DATE, NUMBER, or CHARACTER
Priority	Specify the order in which system should evaluate the parameter definitions while executing the batch job or on clicking <b>Calculate Parameters</b> button.
	For example, if a formula parameter A has dependency on parameter B, then B has to be calculated first in the order and priority is set as <b>0</b> .

 Table 2-17
 (Cont.) Parameters section



Field	Do this		
Frequency	Select the required frequency at which the target parameters are to be calculated from the drop-down list.		
	Frequency field is applicable only for Target Parameters and the list of frequency supporte is populated based on values maintained in CUP_FREQUENCY_TYPE_CD lookup code.		
	Note the following: – Frequency can be defined only in Edit mode.		
	<ul> <li>Frequency is not applicable for Formula Parameters.</li> </ul>		
	<ul> <li>Frequency None can be selected for target parameters that are required to be calculated on adhoc basis.</li> </ul>		
Run Date Next	View the date on which the Target parameter calculated. The Run Date Next is auto calculated based on frequency defined.		
	This field is applicable only for Target parameters and for frequency other than <b>None</b> .		
	Note the following: - For multi-company implementation, it is recommended to add same User Defined Parameter definition multiple times for each company. This in-turn updates <b>Run</b> <b>Date Next</b> for each company and supports updating values at different zon based on batch job setup.		
	<ul> <li>Currently the Run Date Next is updated even if not all the records are computed based on selection criteria. Since this impacts to restart failed records, the sam shall be addressed in subsequent patch releases.</li> </ul>		
Enabled	Check this box to enable the parameter definition.		

#### Table 2-17 (Cont.) Parameters section

3. Perform any of the Basic Actions mentioned in Navigation chapter.

This section consists of the following topics:

- Formula Definition
- Selection Criteria

# 2.6.1 Formula Definition

The **Formula Definition** section allows you to define a mathematical expression of the formula to evaluate the parameter definition. The expression may consist of one or more sequenced entries. All arithmetic rules apply to the formula definition. If errors exist in the formula definition, the system displays an error message in this section when you choose Show Expression.



1. In the **Formula Definition** section, perform any of the **Basic Operations** mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this
Seq	Specify the sequence number (the order in which the formula definition variable will be assembled and evaluated).
(	Specify a left bracket, if you need to group part of your formula definition.
Variable	<ul> <li>Select the variable from the drop-down list which consists of a validated list derived from user defined table type as indicated below:</li> <li>For Number, system displays only numeric fields</li> <li>For Date, system displays numeric + date fields</li> <li>For String, system displays numeric + character fields</li> </ul>
	Parameters for <b>Account</b> entity type in Customer Service is derived from:
	USER DEFINED: ACCOUNTS FORMULA PARAMETERS
	USER DEFINED: COMMON FORMULA PARAMETERS
	USER DEFINED: COMMON CUSTOMER SERVICE FORMULA PARAMETERS
	Parameters for <b>Collateral</b> entity type in Customer Service is derived from:
	USER DEFINED: COLLATERAL FORMULA PARAMETERS
	USER DEFINED: COMMON FORMULA PARAMETERS
	USER DEFINED: COMMON CUSTOMER SERVICE FORMULA PARAMETERS
Constant Value	<ul> <li>Specify the constant value (optional).</li> <li>For Number, system supports only numeric constants</li> <li>For Date, system supports only numeric constants</li> <li>For String, system supports both numeric and character constants</li> </ul>
	<b>Note</b> : System displays an error indicating 'VARIABLE OR CONSTANT VALUE IS REQUIRED' if both Variable and Constant Value or None is provided.

Table 2-18 Formula Definition

Field	Do this
Mathematical Operator	<ul> <li>Select the math operator to be used on the adjacent formula definition rows, from the drop-down list. The list is derived and displayed based on data type / variable as indicated below:</li> <li>For Number, system allows all numeric operators (+, -, x, and %).</li> <li>For Date, system supports (+ and -) operators.</li> <li>For String, system supports concatenation (i.e. +) operator.</li> </ul>
)	Specify a right bracket, if you are grouping part of your formula definition.
Enabled	Check this box to enable the formula and indicate that it is included when building a parameter definition.

### Table 2-18 (Cont.) Formula Definition

- 2. Perform any of the Basic Actions mentioned in Navigation chapter.
- **3.** In the Parameters section, click **Show Expression**. The mathematical expression appears in the Formula Expression section (in sequential order) in the Expression field.

## 2.6.2 Selection Criteria

The sub tab is enabled only for Target Parameters and facilitates to define the selection criteria indicating the type of accounts to be picked for computation. The parameters are derived from user defined table - USER DEFINED: ACCOUNT CRITERIA TYPE CODE and USER DEFINED: COLLATERAL TYPE CODE as per Account and Collateral Entity type.

 In the Selection Criteria section, perform any of the Basic Operations mentioned in Navigation chapter.

## Note:

Although system allows to define customized selection criteria, the execution of additional selection criteria requires additional processing at server level and can have significant performance impact delaying the EOD processing/web services. Hence it is recommended to have careful consideration while defining the additional selection criteria (like using user-defined tables and columns) and/or get approval from your database administrator before using any selection criteria.

A brief description of the fields is given below:

### Table 2-19 Selection Criteria

Field	Do this
Seq	Specify sequence numbers.
(	Specify left bracket.



Do this
Select the parameter from the drop-down list. The list is populated based on the values maintained in user defined table - Customer Service: USER DEFINED: CUSTOMER SERVICE CRITERIA PARAMETERS.
Select comparison operator from the drop-down list.
Specify criteria value.
Specify right bracket.
Select logical operator from the drop-down list.
Check this box to enable the selection criteria.

Table 2-19(Cont.) Selection Criteria

2. Perform any of the Basic Actions mentioned in Navigation chapter.

3. Click Check Criteria for system to validate the query and display the results.

If the formula expression is mathematically incorrect when parameters are calculated, system displays error indicating 'INVALID FORMULA EXPRESSION: <<FORMULA PARMETER>>'.

# 2.7 Transaction Codes

The system uses transaction codes to define the actions and tasks it can perform; for example, activating an account, changing a due date, applying a late fee, and charging off an account.

The Transaction Codes Setup screen catalogs and defines these core system actions.

The system organizes transaction codes in **Super Groups**. All transaction codes within a particular super group are processed in a similar manner. The transaction super groups in the system are as follows:

Super Group Type	Description
ACCOUNT CONDITION TXN	These transaction codes control a user's ability to open and close account conditions.
ACCOUNT MONETARY TXN	These transaction codes affect the monetary value of accounts in the system; for example, activating accrual of interest, the assessment of fees, and closing the account.
ACCOUNT NON MONETARY TXN	These transaction codes do not have a direct effect on the monetary value of the account, but are used in maintaining account information. This includes changing a customer's driving license, or adding information for automated clearing house (ACH).
AMORTIZATION TXN	These transaction codes affect the amortized balances of the accounts in the system.
CORRESPONDENCES	These transaction codes relate to the system correspondences.
ESCROW ANALYSIS AND DISBURSEMENTS	These transaction codes allow for reviewing and approving escrow analysis, stopping an escrow override, and posting escrow disbursement.

Table 2-20Transaction Super Group

Super Group Type	Description
ESCROW MONETARY TRANSACTIONS	These transaction codes affect the monetary value of escrow accounts in the system; for example, disbursing escrow to a customer and insurance, and receiving payment.
ESCROW NON MONETARY TRANSACTIONS	These transaction codes do not have a direct effect on the monetary value of an escrow account, but are used in maintaining account information, such as changing insurance maturity date and adding new escrow tax details.
FEE ASSESSMENTS	These transaction codes determine if fees such as nonsufficient funds fees or membership fees are to be applied.
FUNDING TXN	These transaction codes affect the funding of applications and accounts within the system.
ITEMIZATION TXN	These transaction codes affect the itemization of applications and accounts within the system.
MENU TXN	These transaction codes affect the menus within the system.
PRODUCER MONETARY TXN	These transaction codes relate to the monetary transactions that apply to the system producers (or <b>dealers</b> ).
REPORTS	These transaction codes are related to generating the system reports.
SETUP LOCK/UNLOCK	These transaction codes limit a user's ability to change the existing setup data, even if they are allowed access to the form, by restricting access to the Lock/ Unlock Record icon on the system tool bar.
ACCOUNT CONDITION TXN	These transaction codes control a user's ability to open and close account conditions.
CORRESPONDENCES	These transaction codes relate to the system correspondences.
MENU TXN	These transaction codes affect the menus within the system.
REPORTS	These transaction codes are related to generating the system reports.
SETUP LOCK/UNLOCK	These transaction codes limit a user's ability to change the existing setup data, even if they are allowed access to the form, by restricting access to the Lock/ Unlock Record icon on the system tool bar.

### Table 2-20 (Cont.) Transaction Super Group

Three sub screens, Parameters, Access Grid, and Products, record any additional information required to perform a transaction, the user types that can perform the transaction, and the product type to which the transaction codes apply.

## Note:

The Software recommends that you restrict the access to the seed data once you are in production.

### To set up the Transaction Codes

- 1. Click Setup > Setup > Administration > System > Transaction Codes. The system displays the Transaction Codes screen.
- 2. In **Transaction Super Group** section, you can view the following information.

DashBoard	16	Transaction Codes $\times$											×	
Origination		Transaction Super Gr	oup											
Servicing			Freeze D	etach 🚽 Wrap	ଜନ									
Collections		Super Group	and the section of th	des mos	NUL									
WFP		ACCOUNT MONETARY TXN	d											Í,
Tools		ACCOUNT NON MONETARY	Y TXN											,
etup		AMORTIZATION TXN												
Setup														
4 Administration		Transaction Codes								👍 Add	/ Edit	View	Auc	jit
⊿ System		View 🕶 Format 👻 🔛	Freeze 🛃 D	etach 🚽 Wrap	612									
System Parameter Lookups		Txn Code	Description	Group	Action	Monetary	System Defined Yes/No	Enabled	Txn/Bal Type	4	Statement Txn Ty	/pe	Batch	,
User Defined Tables Audit Tables	11	EADV	ESCROW ADVANCE	ESCROW	POST	Y	🔘 Yes 🔍 No	Y	ESCROW ADVANCE	E	SCROW ADVAN	Œ	N	1
User Defined Defaults		EADV_ADJ_MINUS	ADJUSTMENT TO	ESCROW	ADJUST MINUS	Y	Ves No	Y	ESCROW ADVANCE	J	ADJUSTMENT TO	ESCROW	N	
Transaction Codes		EADV_ADJ_MINUS_REV	REVERSE ADJUST	ESCROW	REVERSE	Y	Ves No	Y	ESCROW ADVANCE	F	REVERSE ADJUST	MENT TO	N	
Data Files Dedupe		EADV_ADJ_PLUS	ADJUSTMENT TO	ESCROW	ADJUST PLUS	Y	Ves No	Y	ESCROW ADVANCE	1	ADJUSTMENT TO	ESCROW	N	
Securitization		EADV_ADJ_PLUS_REV	REVERSE ADJUST	ESCROW	REVERSE	Y	Ves No		ESCROW ADVANCE	F	REVERSE ADJUST	MENT TO	N	
Events		EADV_BILL	ESCROW ADVANC	. ESCROW	BILL	Y	Ves No		ESCROW ADVANCE	E	SCROW ADVAN	CE BILLED	N	
Batch Jobs		EADV_BILL_REV	REVERSE ESCRO	ESCROW	REVERSE	Y	Yes No		ESCROW ADVANCE		REVERSE ESCRO		. N	
Producer Cycles		EADV_CHGOFF	CHGOFF ESCROW	ESCROW	CHARGE OFF/WRITE	Y	Ves No	Y	ESCROW ADVANCE	(	CHGOFF ESCROW	ADVANCE	N	
Vendors Collection Cycles		<											>	
Reports														
Error Messages		Parameters Access Grid	Products											
Translations 4 User										0				
Organization		Transaction Parame								Add	/ Edit	View 😵	Audit	U
Companies		View 🔻 Format 👻	Freeze	Detach 🛛 🚽 Wraj										
Access		Parameter code No data to display.			Del	ault			Sort I	Displayed? Y	'es/No Red	quired? Yes/	No	
Users		No data to display.												
Credit Bureau Correspondence														
General Ledger														
Oueues														
Printers														
Bank Details														
Check Details														
Standard Payees														
Currencies														
Zip Codes														
4 Products														

Figure 2-10 Transaction Super Group

A brief description of the fields is given below:

#### Table 2-21 Transaction Super Group Fields

Field	Do this
Super Group	Select the Super Group you want to work with in the Transaction Codes screen.

- 3. Perform any of the Basic Actions mentioned in Navigation chapter.
- 4. In the **Transaction Codes** section, perform any of the Basic Operations mentioned in Navigation chapter.



## Figure 2-11 Transaction Codes

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ACTIVE	ACTIVE	STATUS CHANGE	POST	Y	🔍 Yes 🄍 No	Y	NONE		NONE	N	N	N	N	N	Y
ACTIVE_REV	REVERSE ACTIVE	STATUS CHANGE	REVERSE	Y	🔵 Yes 🖲 No	Y	NONE		NONE	N	Y	N	N	N	N
insaction Codes							Ch	eck box if the	e transaction is a manual tra	nsaction		Save and	Return		<u>R</u> eturn
	Txn Code ACTIVE			* System Define	d Yes/No 🔿 Yes	🔘 No				* Manual	2				
*	Description ACTIVE			*	Enabled 🗹				* Stal	tement Print					
	* Group STATUS C	HANGE	~	* Txn/	Bal Type NONE			~		* GL					
			×					-		* Event	✓				
	* Action POST * Monetary		*	* Statement 7	Ixn Type WONE					Master Txns	-				

A brief description of the fields is given below:

Table 2-22	Transaction	<b>Codes Fields</b>

Field	Do this
Txn Code	Specify the transaction code (required).
Description	Specify the description for the transaction.
Group	Select the transaction group (the group within the Transaction Super Group that the transaction code belongs to) from the drop-down list.
Action	Select the action type code for the transaction (what action will take place when the transaction occurs) from the drop-down list.
Monetary	Check this box to maintain the transaction as a monetary transaction. If unchecked, then the transaction is nonmonetary.
System Defined Yes/ No	Select <b>Yes</b> , if you wish to maintain the transaction code as system defined and <b>No</b> , if you do not want to maintain it as system defined. System defined entries cannot be modified. If entry is not system defined, then it can be modified.
Enabled	Check this box to enable the transaction.
Txn/Bal Type	Select the transaction / balance type affected by the Transaction from the drop-down list.
Statement Txn Type	Select the statement transaction type (how the transaction should appear on the customer statement) from the drop-down list.
Batch	Check this box to perform the transaction in a batch process.

Field	Do this
Manual	Check this box, if the transaction is a manual transaction. If you define a transaction as manual, the system recommends that the transaction that reverses it also be defined as manual.
Stmt Print	Check this box to print the transaction on customer statements.
GL	Check this box, if the transaction is a general ledger transaction.
Event	On selecting this check box, the particular Monetary/Non-Monetary transaction is considered for triggering of respective Monetary and Nonmonetary transaction posting Event type. The particular Monetary/Non- Monetary transaction is available while defining Event Actions.
	For more information, refer to Events (New Framework) section.
Recalc Master Txns	Check this box for system to recalculate and repost consolidated fee at Master Account level. This is done automatically by identifying those monetary transactions which should trigger recalculation of Late Charge, Cycle Based Late Fee and Cycle Based Collection Late Fee at Master Account level when backdated transaction is posted on any Associated Account that is marked for fee consolidation.
	For more information, refer to <b>Cycle Based Fees</b> and <b>Fee Consolidation</b> sections in <b>Contract</b> setup screen.

#### Table 2-22 (Cont.) Transaction Codes Fields

5. Perform any of the Basic Actions mentioned in Navigation chapter.

This section consists of the following topic:

Transaction Codes sub screens

# 2.7.1 Transaction Codes sub screens

### Note:

Please contact your System Administrator / Implementation Manager before making any changes in these sub screens.

The Transaction Codes screen contains three sub screens:

- Parameters
- Access Grid
- Products



## 2.7.1.1 Parameters

Here, you can define the parameter information for the associated transaction. The Parameters apply exclusively to these super groups:

- ITEMIZATION TXN
- AMORTIZATION TXN
- PRODUCER MONETARY TXN
- FUNDING TXN
- ACCOUNT CONDITION TXN
- CORRESPONDENCES
- FEE ASSESSMENTS

### Note:

Treat the Transaction Parameters sub screen as containing view-only information. This is very sensitive data and you should not change it without consulting Oracle Financial Services Lending and Leasing.

### To set up the Parameters

- 1. Click Setup > Setup > Administration > System > Transaction Codes > Parameters.
- 2. In the **Transaction Parameters** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Table 2-23 Transaction Parameter
----------------------------------

Field	Do this
Parameter Code	Select the parameter code associated with the transaction code, from the drop-down list.
Default	Specify the default value for the transaction parameter (value to initially populate, or used if no value is supplied).
Sort	Specify the sort order for the transaction parameter.
Displayed? Yes/No	Select <b>Yes</b> to display the parameter and <b>No</b> if you do not want to display in current use.
Required? Yes/No	Select <b>Yes</b> if the parameter is required and <b>No</b> if you do not require the parameter. (You must select Required as empty values are not allowed.)

3. Perform any of the Basic Actions mentioned in Navigation chapter.

## 2.7.1.2 Access Grid

The Access Grid sub screen allows you to control access to each transaction according to user responsibility, account status, and account condition. It allows the administrator to control when



these transactions may be conducted. Normally, you would create or modify the access based on either the user responsibility or account condition. Account status access is left unchanged.

### To set up the Access Grid sub screen

- 1. Click Setup > Setup > Administration > System > Transaction Codes > Access Grid.
- In the Transaction User Access Definition section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this
Access Type	Select the access grid function type (ACCOUNT CONDITION AND ACCOUNT STATUS) that is being used to control the creation of the associated transaction, from the drop-down list.
Access Value	Select the access function grid value from the drop-down list (based on a lookup associated with the Access Type. Multiple entries for each access type may be created as long as each has a different access value).
Allowed? Yes/No	Select <b>Yes</b> if the access is allowed and <b>No</b> if the access is not allowed (indicates whether the current Access Type / Access Value may create the associated transaction).
System Defined Yes/ No	Select <b>Yes</b> , if you wish to maintain access type as system defined and <b>No</b> , if you do not want to maintain it as system defined. System defined entries cannot be modified. If entry is not system defined, then it can be modified.

### Table 2-24 Transaction User Access Definition

**3.** Perform any of the Basic Actions mentioned in Navigation chapter.

## 2.7.1.3 Products

The Products sub screen allows you to define the products to which the transaction codes apply. It allows the administrator to control if the associated transaction code will be available for use for specific product types and or funding types.

Normally, an Access Value of ALL is defined for one or more Access Types with a given Allowed value. Additional Access Values are then defined for the same Access Types with the opposite Allowed value. This controls access to the associated transaction.

### To set up the Products sub screen

- 1. Click Setup > Setup > Administration > System > Transaction Codes > Products.
- In the Transaction Product Definition section, perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields is given below:

### Table 2-25 Transaction Product Definition

Field	Do this
Product Type	Select the product type associated with the transaction code from the drop-down list.



Field	Do this
Funding Type	Select the funding type associated with the transaction code from the drop-down list.
Allowed? Yes/No	Select <b>Yes</b> if the transaction is allowed and <b>No</b> if the transaction is not allowed (indicates whether the current Access Type / Access Value may create the associated transaction).

### Table 2-25 (Cont.) Transaction Product Definition

3. Perform any of the Basic Actions mentioned in Navigation chapter.

# 2.8 Data Files

The Data Files Setup screen organizes information pertaining to the various input/output data files that the system can generate. The system uses the Data Files Setup screen to outline the file layouts of each data file produced/received within the system, including the length and data type of each column name.

These files are typically produced during the nightly process.

One major advantage for the system-defined data files is the format mask of each column name within each data file. A format mask is like a stencil that forces data input to be of the same format before accepting the data.

You can change the order in which the fields are displayed in the file.

## Note:

Any addition or removal of a field or change in the data type length requires the Software involvement.

Data Files screen consists of the following two tabs:

- Output tab
- Input tab

## 2.8.1 Output tab

The "Output tab" in the **Data Files screen** allows you to define the structure of output data file through the following sections:

- Data File Definitions
- Record Definitions
- Column Definitions

## 2.8.1.1 Data File Definitions

The Data File Definitions section defines specific data files. Each is associated with a specific Output Data Definition (ODD) batch job that gathers the data that the file will contain. While new data file definitions may be created they will have no use unless a batch job is also created to populate the data.



### To set up Data File Definitions

- 1. Click Setup > Setup > Administration > System > Data Files > Output tab.
- 2. In the **Data Files Definitions** section, perform any of the **Basic Operations** mentioned in Navigation chapter.

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SEARCH MENU	66	Bankruptcy X Data I	Files ×											6	
		Output Input													
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Origination		Data File Definiti									් Add		📃 View	🖉 Audit	
Servicing		View  Format		Freeze	Detach	لې Wrap	65								
Collections		4			%BANKO%	K0%									
		Name			Description				File Name Directory Path				System Defined Yes/No		
WFP										UNDEFINED			Yes @	No	
> Tools		BANKO_INTERFAC	E		LNX BANKO	INTERFACE			Lnx_banko_output_\$(COMPANY_CODE.	UNDEFINED			O Yes @	No	
Setup		•												,	
System Parameter Lookups User Defined Tables Audit Tables User Defined Defaults					* Name * Description * File Name					Directory Path Defined Yes/No * Enabled	🔿 Yes 🖲 No				
Transaction Codes Data Files		Record Definitio	ns								ale Add	/ Edit	[]] View	√ Audit	
		View - Format -		Ereeze	Detach	all Wrap	69				8 mar	P ====			
Dedupe					hand.)	1 4- 1			Record Format	Delmiter	Te	rminator			
		Record Type	Desc												
Dedupe		Record Type No data to display.	Desc	nption											
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Dedupe Securitization Events Batch Jobs Producer Cycles		No data to display.	ons		Detach	ط Wrap	ශ				e∯e <u>A</u> dd		<u>V</u> iew	≪ Audit	

### Figure 2-12 Data Files Definitions

A brief description of the fields is given below:

## Table 2-26 Data Files Definitions

Field	Do this				
Name	Specify data file type (name of data file definition).				
Description	Specify data file description.				
File Name	Specify data file name. Prefix used for files generated for this Data File. This is the only field on the Data File Definitions screen that can or should be modified by your Administrator. The generated file name will be in the form of <file NAME&gt;_<company id="">_<branch ID&gt;_<mmddyyyy>_<process id="">.DAT. The inclusion of _<company id=""> and _<branch ID&gt; depends entirely on the associated batch process.</branch </company></process></mmddyyyy></branch </company></file 				
Directory Path	Specify the directory path.				
System Defined Yes/No	Select <b>Yes</b> , if you wish to maintain the data file definition as system defined and <b>No</b> , if you do not want to maintain it as system defined. System defined entries cannot be modified. If the entry is not system defined, then it can be modified.				
Enabled	Check this box to enable the data file definition.				

3. Perform any of the Basic Actions mentioned in Navigation chapter.

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## 2.8.1.2 Record Definitions

Each data file definition is made up of one or more record definitions. These define organization of the data. The associated batch file determines how these records are used. The order in which the data is populated determines the order in which those records will appear in the output file. This is generally related to the order the records appear in the Data File Definition section.

1. In the **Record Definitions** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this
Record Type	Specify the type of record being defined.
Description	Specify record description.
Record Format	Select the format of output data (FIXED, VARIABLE) from the dropdown list.
Delimiter	Specify the delimiter (column separator used with VARIABLE format).
Terminator	Select the record terminator code (how the end of each record is indicated within the file CARRIAGE RETURN, LINE FEED, or CARRIAGE RETURN AND LINE FEED) from the drop-down list.

### Table 2-27 Record Definitions

2. Perform any of the Basic Actions mentioned in Navigation chapter.

## 2.8.1.3 Column Definitions

Each record definition is made up of one or more column definitions. These define the output of the data. Much of this data is informational; it indicates what data is being provided by the associated batch job. Unless otherwise noted, the data should not be changed without changing the associated batch job.

**1.** In the **Column Definitions** section, perform any of the **Basic Operations** mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this
Seq	Specify the order in which the output data dump will process the column information.
Column Name	Specify name/description of the column (informational only).
Data Type	Specify the data type. This describes the type of data the column is expected to contain (CHARACTER, DATE, or NUMBER). This effects how the ODD process handles the data, and should not be changed.

## Table 2-28 Column Definitions



Field	Do this
Format Mask	Select the format mask for the column from the drop-down list. For DATE or NUMBER columns, this field defines the output format of the data. For example; Date fields may be entered using the MM/DD/ YYYY format, Number fields may be entered as decimal numbers with varying degrees of precision. Other formats for each data type are available.
Length	Specify the column length (the maximum number of characters of the output data to be included in the output file). Each output data details column may contain up to 240 characters of data. If the output data details column contains more data than the length value the data will be truncated. For VARIABLE records the length should be set to "-1" or a Delimited file will be created with FIXED LENGTH columns.
Data Column	Specify the data column sequence. This is the column that will be used to select the data that is being output. This should not be changed.
Output Column	Specify the output column sequence. This is the column that will appear in Output File. The Output Data Dump process allows for the output of 250 columns of data per record. No output column should be repeated in the setup for a record.

#### Table 2-28 (Cont.) Column Definitions

2. Perform any of the Basic Actions mentioned in Navigation chapter.

# 2.8.2 Input tab

Oracle Financial Services Lending and Leasing facilitates processing of a input data file received from external interface into the system through an automated batch job (IDDPRC\_BJ\_000\_01) triggered on regular intervals.

The "Input tab" in the **Data Files screen** allows you to define the input data file through the following sections:

- Input Data File Definitions
- Column Definitions
- Configurable Bulk Upload

# 2.8.2.1 Input Data File Definitions

In the Input Data File Definitions section, you can define and maintain the structure of input data file to populate data from external system.

Oracle Financial Services Lending and Leasing also supports bulk upload of data into the system through input file processing for a set of process listed in Setup > Administration > System > Lookups > Lookup Code section.

Lookup Type: INCOMING\_FILE\_TYPE\_CD

Description: INCOMING LOG FILE TYPE CODE



In addition, there is also an option for configurable bulk upload of data in which the input file delimiter is configurable to required value. For more information, refer to Configurable Bulk Upload section.

#### To set up Input Data File Definitions

- 1. Click Setup > Setup > Administration > System > Data Files > Input tab.
- 2. In the Input Data Files Definitions section, you can make use of the copy option to copy the Input file definition and corresponding column definitions. To do so, click on the required record in the list, select the target company for which records needs to be created from Company drop-down list and click Create Copy. The following records are copied:
  - ITU\_TXN\_UPLOAD
  - ASSET\_ASE\_UPLOAD
  - ASSET\_ATA\_UPLOAD
  - ASSET\_ATR\_UPLOAD
  - ASSET\_AVL\_UPLOAD
  - CURE\_LTR
  - BKRP\_NEW
  - BKRP\_UPDATE Records for above files are created with External Table Name as External Table Name Company code.
- 3. Perform any of the Basic Operations mentioned in Navigation chapter.

File Definitions									🕂 Add 🛛 🥖 Edit	View	🖋 Audit
nat 🔻 📑 🔲 Freeze	🚮 Detach 🛛 ຝ Wrap	Con	npany ALL	×	Create (	Сору		_		. —	<u></u>
	File Name		Description	Directory Path	Delimiter	R	ecord Format	External Table Name	Company	Enabled	
NTS	api_acc_111.dat		ACCOUNTS RECORD	API	,	V	ARIABLE	API_ACC_LOAN_E.	. ALL	Y	
NT_ACH_DETAILS	api_ach_111.dat		ACCOUNT ACH RECORD	API	,	V.	ARIABLE	API_ACH_LOAN_E.	ALL	Y	_
NT_BALANCES	api_abl_111.dat		ACCOUNT BALANCES REC	API	,	V	ARIABLE	API_ABL_LOAN_EX	T ALL	Y	
NT_BALANCES_AMORTIZE	api_aba_111.dat		ACCOUNT BALANCES AMO	API	,			API_ABA_LOAN_E.	. ALL	Y	
NT_BKRP_HISTORY	api_abh_111.dat		ACCOUNT BANKRUPTCY H	API		V	ARIABLE	API_ABH_LOAN_E.	ALL		
NT_CONDITIONS	api_aco_111.dat		ACCOUNT CONDITIONS R	API	,			API_ACO_LOAN_E.	. ALL		
NT_PMT_CHG_SCH	api_art_111.dat				,						
NT_RATE_SCHEDULE											
					,						
5	api_ase_111.dat		ASSETS RECORD	API	1	V	ARIABLE	API_ASE_LOAN_EX	T ALL	Y	
								_			
		-							🕂 Add 🥖 Edit	View	🖌 Audit
		62									
										Enabled	_
										Y	· · · · · ·
											_
			CURRENT			CHARACTER			22	Y	
	TTS     T_ACH_DETAILS     T_ACH_DETAILS     T_BANACES     T_BANACES     T_BANACES     MORTIZE     T_BREP_HISTORY     T_CONDITIONS     T_ACH_DALE     T_PAT_CHG_SCH     T_ACH_DALE     T_REP#_SCHEDALE     T_REP#_SCHEDALE     T_REP#_SCHEDALE     T_CONDITIONS     at      C_GAGGINA_DT     CC_AGGINA_DT     CC_AGGINA_DT     CC_AGGINA_DT     CC_AGGINA_DT     CC_AGGINA_STOP_IND     CC_AGGINA_STOP_IND     CC_AGGINA_STOP_IND     CC_AGGINA_STOP_IND     CC_AGGINA_STOP_IND     CC_AGGINA_STOP_IND     CC_AGGINA_STOP_IND     CC_AGGINA_STOP_IND     CC_AGGINA_MAT_MATE_CUR	ITS apl.act.311.det IT_POL_DETAILS apl.act.311.det apl.act.311.det apl.act.311.det apl.act.311.det apl.act.311.det IT_SAUARES_AMORTIZE apl.act.311.det IT_SAUARES_AMORTIZE apl.act.311.det IT_SAUARES_AMORTIZE apl.act.311.det apl.act.311	File Name           ITS         api, arc. 111 dat           ITS         api, arc. 111 dat           IT, DAL, DEFILI         api, arc. 111 dat           IT, DAT, DES, DEEDULE         api, arc. 111 dat           IT, RAME, SCHEDULE         api, arc. 111 dat           IT, RAME, SCHEDULE         api, arc. 111 dat           IT, RAME, SCHEDULE         api, arc. 111 dat           api, arc. 111 dat         api, arc. 111 dat           c, CARG, IND, IT, Arc. 111 dat         api, arc. 111 dat           c, CARG, IND, IT, Arc. 111 dat         api, arc. 111 dat           c, CARG, IND, IT, Arc. 111	File Name         Description           ITS         epi acc. 111.del         ACCOUNT SECOND           IT AVIL EFTAIL         epi acc. 111.del         ACCOUNT SECOND           IT AVIL AVES         epi acc. 111.del         ACCOUNT EALANCES REC.           IT BANKES         epi abl. 111.del         ACCOUNT EALANCES REC.           IT BANKES         epi abl. 111.del         ACCOUNT EALANCES REC.           IT DANKES         epi abl. 111.del         ACCOUNT EALANCES REC.           IT DANKES         epi abl. 111.del         ACCOUNT EALANCES REC.           IT DANKES         epi abl. 111.del         ACCOUNT EALANCES REC.           IT DANE SCHEDLE         epi abl. 111.del         ACCOUNT EALANCES REC.           IT PARTE SCHEDLLE         epi acr. 111.del         ACCOUNT EAVENTS CL.           epi acr. 111.del         ACCOUNT EAVENTS CL.         epi acr. 111.del           ACCOUNT REPAYNENT SCL.         epi acr. 111.del         ACCOUNT REPAYNENT SCL.           epi acr. 111.del         ACCOUNT REPAYNENT SCL.         ACCOUNT REPAYNENT SCL.           epi acr. 111.del         ACCOUNT REPAYNENT SCL.         ACCOUNT REPAYNENT SCL.           epi acr. 111.del         ACCOUNT REPAYNENT SCL.         ACCOUNT AGE REC.           CC, AGLIND         ACCOUNT AGE RED DATE         ACCOUNT AGE RED DATE      <	File Name         Description         Directory Path           ITS         epi act_111 det         ACCOUNTS RECORD         API           IT_ANL_DETAILS         epi act_111 det         ACCOUNTS RECORD         API           IT_BANACES_MONTIZE         epi abi_111 det         ACCOUNT EXAMPLES         API           IT_BANACES_MONTIZE         epi abi_111 det         ACCOUNT EXAMPLES         API           IT_BANACES_MONTIZE         epi abi_111 det         ACCOUNT EXAMPLES         API           IT_DMANES_MONTIZE         epi abi_111 det         ACCOUNT EXAMPLES         API           IT_DMANES_MONTIZE         epi abi_111 det         ACCOUNT EXAMPLES         API           IT_OMEDIS_SCI         epi abi_111 det         ACCOUNT EXAMPLES         API           IT_ANT_DES_SCI         epi abi_111 det         ACCOUNT EXAMPLES         API           IT_ANT_DES_SCI         epi abi_111 det         ACCOUNT FAIL         API           IT_ANT_DES_DEFDUE         epi abi_111 det         ACCOUNT FAIL         API           IT_REMIT_SONFDUE         epi abi_11 det         ACCOUNT FAIL         API           IT_REMIT_SONFDUE         epi abi_11 det         ACCOUNT FAIL         API           IT_REMIT_SONFDUE         epi abi_11 det         ACCOUNT FAIL         ACCOUNT FAIL	File Name     Description     Derectory Path     Definition       ITS     api act_111.det     ACCOUNTS RECORD     API       T_ANL_DETALS     api_abi_111.det     ACCOUNTS RECORD     API       T_BANAGES_MORTZ     api_abi_111.det     ACCOUNT RANACES REC.     API       T_DMARDES_MORTZ     api_abi_aci_11.det     ACCOUNT RANERWINGTONES     API       T_RANT_SOMEDUL     api_abi_aci_11.det     ACCOUNT RANE RESTRECORD     API       T_RANT_SOMEDUL     api_abi_aci_11.det     ACCOUNT RANE RESTRECORD     API       T_RANT_SOMEDUL     Column Bectry RANE REST	File Name     Description     Directory Path     Delimiter     R       ITS     epi act_111 dat     AccountYS RECORD     API     V       IT_ANL_DETAILS     epi act_111 dat     AccountYS RECORD     API     V       IT_BANACES     epi abl_111 dat     AccountY ExANCES     API     V       IT_DATE_ORS_SCI     epi abl_111 dat     AccountY ExANCES     API     V       IT_DATE_ORS_SCI     epi abl_111 dat     AccountY FANAMERS_PICY H. API     V     V       IT_DATE_ORS_SCI     epi abl_111 dat     AccountY FANAMERS_PICY H. API     V     V       IT_DATE_ORS_SCI     epi abl_111 dat     AccountY FANAMERS_PICY H. API     V     V       IT_ANT_ORS_SCI     epi abl_111 dat     AccountY FANAMERS PICK     API     V       IT_ANT_ORS_SCI     epi abl_111 dat     AccountY FANA     PI     V       IT_ANT_ORS_SCI     epi abl_11 dat     AccountY FANA     PI     V       IT_ANT_ORS_SCI     epi abl_11 dat     AccountY FANA     AccountY FANA     PI       IT_ANT_OR	File Name         Description         Directory Path         Delimiter         Record Format           ITS         api, acc. 111.det         Accountrs Record         Apr.         Variable         Variable           IT_ANL_DETAIL         api, acc. 111.det         Accountrs Record         Api.         Variable         Variable           IT_ANL_DETAIL         api, acc. 111.det         Accountrs Records         Api.         Variable         Variable           IT_BANAGES_MANDES         api, adv. 111.det         Accountr BuANCES RC API         Variable         Variable           IT_BANAGES_MADULTIONS         api, adv. 111.det         Accountr BuANCES No API         Variable         Variable           IT_DAMICINS_SCH         api, adv. 111.det         Accountr Damistry Town API         Variable         Variable           IT_DAMICINS_SCH         api, adv. 111.det         Accountr Accountr Townes Cown API         Variable         Variable           IT_ANT_DESCHEDUL         api, adv	File Name         Description         Directory Path         Delimiter         Record Format         External Table           ITS         apd.acc.111.det         ACCOUNTS RECORD         API         VARUABLE         API_ACC.LONK E           ITA PAL TEATUS         apd.acc.111.det         ACCOUNT SECOND         API         VARUABLE         API_ACC.LONK E           IT_DAVL TEATUS         apd.abc.111.det         ACCOUNT VARUABLE         API_ACLONK E         API_ACLONK E           IT_DAVLATS         apd.abc.111.det         ACCOUNT MARKES MPL, API_ANDES         VARUABLE         API_ARLONK E           IT_DAVLATS         apd.abc.111.det         ACCOUNT ONE TRANSFERCE.         API         VARUABLE         API_ARLONK E           IT_DAVLATS         apd.abc.111.det         ACCOUNT ONETTIONS API         VARUABLE         API_ARLONK E           IT_DAVLE_SOUTONS         apd.abc.111.det         ACCOUNT CONTINIENT ON API         VARUABLE         API_ACLONK E           IT_DAVLE_SOUTONS         apd.abc.111.det         ACCOUNT TRANSFORDUL API         VARUABLE         API_ACLONK E           IT_DAVLE_SOUTONS         apd.abc.111.det         ACCOUNT TRANSFORDUL API         VARUABLE         API_ACO_LONK E           IT_DAVLE_SOUTONS         apd.abc.111.det         ACCOUNT TRANSFORDUL API         VARUABLE         API_AC	File Name     Description     Directory Path     Delimiter     Record Format     External Table     Company       ITS     mark acc 111.dat     ACCOUNTS RECORD     API     / VARUABLE     APL ACC LONK EL     ALL       ITA PAL TETNS     sol add 111.dat     ACCOUNTS RECORD     API     / VARUABLE     APL ACC LONK EL     ALL       IT BUANCES MORTE     sol add 111.dat     ACCOUNT RANCES REC.     API     / VARUABLE     APL ACL LONK EL     ALL       IT BUANCES MORTE     sol add 111.dat     ACCOUNT BUANCES REC.     API     / VARUABLE     APL ANLLONK EL     ALL       IT BUANCES MORTE     sol add 111.dat     ACCOUNT BUANCES REC.     API     / VARUABLE     APL ANLLONK EL     ALL       IT BUANCES MORTE     sol add 11.1.dat     ACCOUNT BUANCES REC.     API     / VARUABLE     APL ANLLONK EL     ALL       IT DATE SCHEDULE     sol add 11.1.dat     ACCOUNT FONENTION R.     API     / VARUABLE     APL APL LONK EL.     ALL       IT DATE SCHEDULE     sol add 11.1.dat     ACCOUNT FONENTION R.     API     / VARUABLE     APL APL LONK EL.     ALL       IT DATE SCHEDULE     sol add 11.1.dat     ACCOUNT FONENTION R.     API     / VARUABLE     APL APL LONK EL.     ALL       IT ANTE SCHEDULE     sol add 11.1.dat     ACCOUNT FONENTION R.     API	File Name         Description         Directory Path         Delimiter         Record Format         External Table Company         Enabled           ITS         web.acc.111.det         ACCOUNT SECORD         API         VARIABLE         API_ACC.LONN_E.         ALL         Y           ITA-NL TETUS         web.acc.111.det         ACCOUNT SECORD         API         VARIABLE         API_ACC.LONN_E.         ALL         Y           IT_DAVID_FILE         web.acc.111.det         ACCOUNT NATE SECORD         API         VARIABLE         API_ACC.LONN_E.         ALL         Y           IT_DAVID_FILE         web.acc.111.det         ACCOUNT BANCES REC.         API         VARIABLE         API_ACL.LONN_E.         ALL         Y           IT_DAVID_FILE         api_abs.111.det         ACCOUNT BANCES REC.         API         VARIABLE         API_ACL.LONN_E.         ALL         Y           IT_DAVID_FILE         api_abs.111.det         ACCOUNT POINTONE         API         VARIABLE         API_ACL.LONN_E.         ALL         Y           IT_DAVID_FILE         ALL         Y         ACCOUNT POINTONE         API_ACL.LONN_E.         ALL         Y           IT_DAVID_FILE         ALL         Y         VARIABLE         API_ACL.LONN_E.         ALL         Y

## Figure 2-13 Input Data File Definitions

Field	Do this
Name	Specify a unique name for the input data file.
File Name	Specify the data file name with the correct prefix.
Description	Specify data file description.
Directory Path	Specify the directory path configured within OFSLL Database server to process the input data file.
Delimiter	Specify the delimiter used to separate column data. (Ex: Comma).
Record Format	System defaults the record format as VARIABLE.
External Table Name	View the name of external table from which input data is populated.
Company	View the company name selected in external table.
Enabled	Check this box to enable the input data file definition.

#### Table 2-29 Input Data File Definitions

4. Perform any of the Basic Actions mentioned in Navigation chapter.

# 2.8.2.2 Column Definitions

Each input data file definition is made up of one or more column definitions. These define the structure of data to be loaded from external system.

1. In the **Column Definitions** section, perform any of the Basic Operations mentioned in Navigation chapter.

Field	Do this
Seq	Specify the order in which the input data dump will process the column information.
Column Name	Specify name of the column.
Column Description	Specify description of the column.
Data Type	Select the data type from the drop-down list. The selected data type describes the type of data the column is expected to contain such as INTEGER/DATE/NUMBER/CHARACTER. This effects how the input data file processing handles the data, and should not be changed.
Format Mask	Select the format mask for the column from the drop-down list. The list displays the format depending on the Data Type selected.
	For example; Date fields may be entered using the MM/DD/YYYY format, Number fields may be entered as decimal numbers with varying degrees of precision. Other formats for each data type are available.

Table 2-30 Column Definitions

Field	Do this
Length	Specify the column length (the maximum number of characters of the data to be included in the input file)
	Each input data details column may contain up to 240 characters of data. If the output data details column contains more data than the length value the data will be truncated. For VARIABLE records the length should be set to "-1" or a Delimited file will be created with FIXED LENGTH columns.
Sort	Specify the order in which the column definitions are to be sorted for display in the external interface screen (Customer Service > External Interfaces). There can be a maximum of 61 column definitions.
Enabled	Default selected. If not, you can check this box to enable the column definition.

#### Table 2-30(Cont.) Column Definitions

2. Perform any of the Basic Actions mentioned in Navigation chapter.

# 2.8.2.3 Configurable Bulk Upload

In the process of configurable bulk upload of data, the input file delimiter is configurable to required value and data is processed based on the column definitions defined. This option is supported for Transactions and Collateral uploads to create new transactions and asset records in bulk.

For bulk upload of data, the input CSV (comma separated values) file is to be constructed in specific format as defined in Setup > Data Files > Input screen's **Input Data File Definitions** and **Column Definitions** sections.

For example, consider the following Column Definition details:

Seq	Column Name	Column Description	Data Type	Length	Sort
1	ASE_OPERATI ON_ IND	OPERATION IND	CHARACTER	30	1
2	ASE_NBR	ASSET NUMBER	NUMERIC	30	2
3	ASE_REGN_D T	REGISTRATIO N DATE	DATE	30	3

## Table 2-31 Column Definition Details

If the delimiter in Input Data file definitions is set as ',' (comma), then the csv can be constructed in same format and sequence of column definition as indicated below with each row as one record:

ASE\_OPERATION\_IND,ASE\_NBR,ASE\_REGN\_DT

NEW,20151200010476,12/08/2015

EXISTING,20111300010468,13/10/2011



#### NEW,20101400010812,14/11/2016

The CSV file is to be paced in the directory path/work area which is the base path defined in system parameter - UIX\_INCOMING\_FILE\_PATH (INCOMMING FILE PATH OF APP SERVER) by the system administrator and further appended by the configurable sub folder name such as ITU or ICC. For example: /scratch/work\_area/<domain name>/input/ itu.

Following are the Lookup code maintained in Setup > Administration > System > Lookups > Lookup Code section for respective process type:

#### Table 2-32 Lookup Code

Process Type	Lookup Code	Description
Transaction File Upload	ITU	TRANSACTION UPLOAD
Asset File Upload	ICC	INPUT CREATE COLLATERAL

- For Transaction File Upload, only one csv file can be created with multiple records and on processing, the data is populated into Servicing > Customer Service > Transaction > History > Transactions tab.
- For Asset File Upload, separate csv files are to be created to upload the data into Collateral Management screen's Collateral details, Valuation, Addons/Attributes, and Tracking sections respectively.

On executing the scheduled batch job in SET-IFP, IDDPRC\_BJ\_000\_02 (BULK INPUT DATA INSERTION), the data in csv file is processed and is displayed in Servicing Customer Service > External Interfaces tab. Such data does not need authorization and is directly uploaded on validating the sequence, position, and format.

The status of batch job can be viewed in DashBoard > System Monitor > Batch Jobs screen. The records which resulted in error are listed in the bad file.

# 2.9 Events

In the current version of Oracle Financial Service Lending and Leasing, the Events framework has undergone changes in the processing type from earlier Engine based framework to Entity based framework and OFSLL is enabled to support both old and new type of events processing.

If you have upgraded from an older version of OFSLL, the existing events listed in **Event Types** tab and action types listed in **Event Action Types**' tab will still be functional as intended but cannot be added or modified. Along with these two tabs, the data in **Online** and **Batch** tab are also displayed in read-only mode. However, new events and action types can only be created in **Events** tab.

- For existing events defined in the system, refer to Events (Existing Framework).
- To work with new events framework, refer to Events (New Framework).

This section consists of the following topics:

- Events (Existing Framework)
- Events (New Framework)
- Monitoring JMS Event Actions



# 2.9.1 Events (Existing Framework)

During Origination , when an application moves from one status/sub status to another, or changes condition, the system can trigger an event and perform the associated event actions. This can occur either online or in batch mode.

## Note:

Only predefined events and actions can be set up on the Events Setup screen. You cannot create new event types or action types.

As processing events and associated actions require additional processing at the server level, the performance of the transactions, for which the events are setup, may be adversely affected dependent upon your specific configuration.

In the Events screen you can view **trigger events** with associated actions which the system performs during application entry . The fields on this screen are both system and user defined. There are four sub screens on the Events screen to set up and maintain these events:

- Events Types
- Event Action Types
- Online
- Batch

Event Types and Action Types sections of this screen provide a master table for setting up the online and batch events. This setup triggers the event, which in turn triggers the actions associated with the events, during application entry.

## Navigating to Events

On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Events**.

This section consists of the following topics:

- Event Types
- Event Action Types
- Online
- Batch

# 2.9.1.1 Event Types

- Click Setup > Setup > Administration > System > Events > Line of credit > Events Types.
- 2. In the Event Types tab, you can view the existing events and its details maintained in the system.



## Figure 2-14 Events Setup

RACLE Financial Services Ler	iding and Leasin	g			n Welcome	e, apkelkar 👻 🧣	Sign Qut [QA
DashBoard	Events ×						×
> Origination	Loan Line Lease						
> Servicing							
	Event Types Event	Action Types Online Batch					
> Collections	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1						
> WFP	Event Types		-				
> Tools	View - Format -	🕞 🔝 Freeze 🚮 Detach 🖓 Wrap	62				
Setup	Event Type Code	Description	Process Type	Entity Type	Engine Type	Enabled	Sys
Setup	EVE01	ACCOUNT LEVEL BATCH EVENT #01	BATCH	ACCOUNTS	MONETRARY TRANSACTIONS PROCESSING	Y	0 •
A Administration	EVE01	APPLICATION LEVEL BATCH EVENT #01	BATCH	APPLICATIONS	CREDIT BUREAU PROCESSING	Y	
⊿ System	EVE02	ACCOUNT LEVEL BATCH EVENT #02	BATCH	ACCOUNTS	MONETRARY TRANSACTIONS PROCESSING	Y	0
System Parameter	EVE02	APPLICATION LEVEL BATCH EVENT #02	BATCH	APPLICATIONS	CORRESPONDENCE	Y	0
Lookups User Defined Tables	EVE03	ACCOUNT LEVEL BATCH EVENT #03	BATCH	ACCOUNTS	CONDITION/ASSIGNMENT PROCESSING	Y	
Audit Tables	EVE03 EVE04	APPLICATION LEVEL BATCH EVENT #03	BATCH	APPLICATIONS	APPLICATION STATUS CHANGE	Y Y	۲
User Defined Defaults		ACCOUNT LEVEL BATCH EVENT #04		ACCOUNTS	CONDITION/ASSIGNMENT PROCESSING	Y	0
Transaction Codes 📃	EVE04	APPLICATION LEVEL BATCH EVENT #04	BATCH	APPLICATIONS		Y	0
Data Files	EVE05	ACCOUNT LEVEL BATCH EVENT #05	BATCH	ACCOUNTS	CONDITION/ASSIGNMENT PROCESSING		
Dedupe Securitization	EVE05	APPLICATION LEVEL BATCH EVENT #05	BATCH	APPLICATIONS		Y	- 0
Producer Cycles Vendors Collection Cycles Reports Error Messages Translations Organization Companies Access Users Credit Bureau Correspondence General Ledger Queues Printers Bank Details							

A brief description of the fields is given below:

Table	2-33	Event	Types
-------	------	-------	-------

Field	Do this
Event Type Code	View the event type code.
Description	View the event description.
Process Type	View the event action processing type (BATCH or ONLINE).
Entity Type	View the entity type (ACCOUNTS or APPLICATIONS).
Engine Type	View the engine type (MONETARY TRANSACTIONS PROCESSING, NON- MONETARY TRANSACTION PROCESSING, CONDITION/ASSIGNMENT PROCESSING, APPLICATION STATUS CHANGE, CREDIT BUREAU PROCESSING, LETTERS PROCESSING or CORRESPONDENCE).
Enabled	Y indicates event type is enabled and N indicates disabled.
System Defined	If <b>Yes</b> indicates that the event type is system defined. If <b>No</b> indicates that the event type is user defined.

# 2.9.1.2 Event Action Types

The Event Action Types section is system defined and lists the action codes supported in the system.

1. Click Setup > Setup > Administration > System > Events > Line of credit > Event Action Types.

DashBoard	Events ×					×
Origination	Loan Line Lease					
Servicing	Event Types Event Action Types Online Bate	b				
Collections	creating creating of the box					
WFP	Event Action Types					
	View - Format - Preeze Deta	ch 避 Wrap 🚮				
Tools	Action Code	Description	Process Type	Entity Type	Engine Type	Enabled
tup	POST_CONDITION_TRANSACTION_ACC_ONLINE		ONLINE	ACCOUNTS	CONDITION/ASSIGNMENT PROCESSING	Y
Setup 🔺	POST_MONETARY_TRANSACTION_ACC_ONLINE	POST MONETARY TRANSACTION	ONLINE	ACCOUNTS	MONETRARY TRANSACTIONS PROCESSING	Y
4 Administration	POST NON MONETARY TRANSACTION ACC ON.		ONLINE	ACCOUNTS	NON-MONETRAY TRANSACTION PROCESSING	Y
✓ System System Parameter	SEND_CRB_REQ_ACC_ONLINE	SEND CREDIT BUREAU REQUEST	ONLINE	ACCOUNTS	CREDIT BUREAU PROCESSING	Y
Lookups	SEND_CRB_REQ_APP_ONLINE	SEND CREDIT BUREAU REQUEST	ONLINE	APPLICATIONS	CREDIT BUREAU PROCESSING	Y
User Defined Tables	SEND_LETTER_ACC_BATCH	SEND LETTER	BATCH	ACCOUNTS	LETTERS PROCESSING	Y
Audit Tables	SEND_LETTER_ACC_ONLINE	SEND LETTER	ONLINE	ACCOUNTS	LETTERS PROCESSING	Y
User Defined Defaults	SEND LETTER APP BATCH	SEND LETTER	BATCH	APPLICATIONS	LETTERS PROCESSING	Y
Transaction Codes 📃	SEND LETTER APP ONLINE	SEND LETTER	ONLINE	APPLICATIONS	LETTERS PROCESSING	Y
Data Files Dedupe	<	III III	OTETTE	741 220112010	LETTER THOULD STATE	
Events Bath Jobs Producer Cycles Vendors Callection Cycles Reports Error Messages Translations d User Corpanization Corpanization Corpanies Access Users Credit fureau Correspondence General Ledger Queues Printers	k¢.					

Figure 2-15 Events Action Setup

A brief description of the fields is given below:

#### Table 2-34 Event Action Types

Field	Do this
Action Code	View the action code.
Description	View the action description.
Process Type	View the event action processing type (BATCH or ONLINE).
Entity Type	View the entity type.
Engine Type	View the engine type.
Enabled	Y indicates event action type is enabled and N indicates disabled.
System Defined	If <b>Yes</b> indicates that the event action type is system defined. If <b>No</b> indicates that the event action type is user defined.

# 2.9.1.3 Online

The Online tab allows you to view the online events defined in the system along with the event criteria actions. The system supports the following online events:

**1.** The system processes the event's actions during:



- CHG OFF Reversal
- Paid Off Reversal
- BKRP is closed
- BKRP Is Opened
- When Queue is Closed
- When status/ Sub status changed to Approved- Rehashed
- Account condition SCHG is closed
- Account condition SCHG is Opened
- Change in application status / sub status to APPROVED REHASHING

The events that can be performed online after each of the events listed above are as follows:

- Generate correspondence for an application
- Send a credit bureau request for an application.

## To view Online Event

Click Setup > Setup > Administration > System > Events >Line of credit > Online.

DashBoard	Events ×							×
> Origination	Loan Line Lease							
> Servicing	Event Types Event Action Types	Online Batch						
> Collections								
> WFP	Events							
> Tools	View 🕶 Format 👻 🔛	Freeze 🔂 Detach 🛛 🖓 Wrap	62					
Setup	Event Code	Event Type			Frequency	Synchron		ed
Setup	TEST2				DAILY	N	N	
Administration     System	Ľ\$							
System Parameter	Event Criteria							
Lookups User Defined Tables		Freeze 🔛 Detach 🛛 🖓 Wrap	🔂 🔗 Check Criteria					
Audit Tables	Query Name No data to display.	Description					Enabled	
User Defined Defaults	No data to display.							
Transaction Codes Data Files	Criteria Details Action							
Dedupe								
Securitization	Criteria							
Events Batch Jobs	View 🕶 Format 👻 📑	🗌 Freeze 🔛 Detach 🛛 🚚 Wra	e 🚱 qu					
Producer Cycles	Seq (	Parameter	Comparison Operator	Criteria Value	)	Logical Expression	Enabled	
Vendors	No data to display.							
Collection Cycles Reports								
Error Messages								
Translations								
⊿ User								
Organization								
Companies Access								
Users								
Credit Bureau								
Correspondence								
General Ledger								
Queues								
Printers								
Bank Details								
Check Details								
Standard Payees								

#### Figure 2-16 Online Setup



Field	Do this
Event Code	View the event code.
Event Type	View the event type.
Synchronous	<b>S</b> indicates that the event is synchronous (i.e. any failure in triggering the event will fail to trigger the entire transaction). If <b>A</b> indicates that the event is asynchronous (i.e. any failure in the event will not affect the transaction, which will be successfully completed).
Enabled	Y indicates event type is enabled and N indicates disabled.

The **Event Criteria** section allows you to view the query defined for an event.

A brief description of the fields is given below:

Table 2-36 Event Criteria

Field	Do this
Query Name	View the query name.
Description	View the query description.
Enabled	Y indicates event criteria is enabled and N indicates disabled.

## **Criteria Details**

The Criteria Details sub tab allows you to view the defined selection criteria for the event. System uses these criteria to determine which application to include in the event action.

## Note:

Although system allows to define customized selection criteria, the execution of additional selection criteria requires additional processing at server level and can have significant performance impact delaying the EOD processing/web services. Hence it is recommended to have careful consideration while defining the additional selection criteria (like using user-defined tables and columns) and/or get approval from your database administrator before using any selection criteria.

Do this
View sequence number.
Indicates opening bracket.
View the parameter selected for the criteria.



## Table 2-37 (Cont.) Criteria Details

Field	Do this
Comparison Operator	View the comparison operator selected for the criteria.
Criteria Value	View the criteria value.
)	Indicates closing bracket.
Logical Expression	View the logical operator selected for the criteria.
Enabled	Y indicates event selection criteria is enabled and N indicates disabled.

#### Actions

In the Actions sub tab, you can view the actions that the system performs when event is triggered. There can be more than one event action for a particular event and the Seq field defines the order in which the event action should occur.

A brief description of the fields is given below:

## Table 2-38 Actions

Field	Do this
Description	View the event action description.
Seq	View sequence number defined for the action.
Enabled	Y indicates event action is enabled and N indicates disabled.

For each event action, view the **Action Parameters** defined. A brief description of the fields is given below:

## Table 2-39Action Parameters

Field	Do this		
Description	View the parameter description.		
Value	View the parameter value.		
Required	Y indicates action parameter is required and N indicates not-required		

# 2.9.1.4 Batch

The Batch screen allows you to view the events performed as a batch transaction by the system. The system supports the following predefined batch events for application processing. (These batch events are listed in the Events Types tab):

- APPLICATION LEVEL BATCH EVENT #01
- APPLICATION LEVEL BATCH EVENT #02
- APPLICATION LEVEL BATCH EVENT #03
- APPLICATION LEVEL BATCH EVENT #04
- APPLICATION LEVEL BATCH EVENT #05



- APPLICATION LEVEL BATCH EVENT #06
- APPLICATION LEVEL BATCH EVENT #07
- APPLICATION LEVEL BATCH EVENT #08
- APPLICATION LEVEL BATCH EVENT #09
- APPLICATION LEVEL BATCH EVENT #10

To view the Batch Event

Click Setup > Setup > Administration > System > Events > Line of credit > Batch.

DashBoard	Events ×								
> Origination	Loan Line Leas	e							
Servicing	Event Types Eve	ent Action Types	Online Batch						
> Collections	The second second second								
> WFP	Events								
> Tools	View - Format	- 📑 🔟	Freeze 🛃 Detach	لي) Wrap	62				
Setup	Event Code		Event Type				Frequency	Synchron	
Setup	TEST3						DAILY	N	N
A Administration System Parameter Lookups User Defined Tables Audit Tables User Defined Tables User Defined Defaults Transaction Codes Dedupe Securitization Events Batch Jobs Producer Cvdes	Event Criteri View + Format Query Name TEST3	• 🗣 🔟	Freeze Detach Description	Wrap 🔄	🙀 🔗 Check Criteria				Enabled N
	Criteria Detail Criteria View  Form		Freeze Toetad		ତିଥି Comparison Operator	Criteria Value	)	Logical Expression	Enabled
Vendors Collecton Cycles Reports Error Messages Translations Organization Companies Access Users Carels Bureau Correspondence General Ledger Queues Printers		0	PRODUC	T CODE	EQUAL	TEST3			Y

Figure 2-17 Batch Setup

A brief description of the fields is given below:

Table 2-40 Batch Event

Field	Do this
Event Code	View the event code.
Event Type	View the event type.
Frequency	View the event frequency.
Enabled	Y indicates event type is enabled and N indicates disabled.

The **Events Criteria** section allows you to view the query name and event description defined for an event.



## Table 2-41 Events Criteria

Field	Do this		
Query Name	View the query name.		
Description	View the event description		
Enabled	Y indicates event criteria is enabled and N indicates disabled.		

#### **Criteria Details**

The Criteria Details sub tab allows you to view the defined selection criteria for the event. System uses these criteria to determine which application to include in the event action.

## Note:

Although system allows to define customized selection criteria, the execution of additional selection criteria requires additional processing at server level and can have significant performance impact delaying the EOD processing/web services. Hence it is recommended to have careful consideration while defining the additional selection criteria (like using user-defined tables and columns) and/or get approval from your database administrator before using any selection criteria.

A brief description of the fields is given below:

Field	Do this	
Seq	View sequence number.	
(	Indicates opening bracket.	
Parameter	View the parameter selected for the criteria.	
Comparison Operator	View the comparison operator selected for the criteria.	
Criteria Value	View the criteria value.	
)	Indicates closing bracket.	
Logical Expression	View the logical operator selected for the criteria.	
Enabled	Y indicates event selection criteria is enabled and N indicates disabled.	

### Table 2-42 Criteria Details

#### Action

In the Actions sub tab, view the actions that the system performs after the event is triggered. There can be more than one event action for a particular event. The Seq field defines the order in which the event action should occur. System supports the following batch event actions:

- Send letter for an application
- Generate correspondence for an application



#### Table 2-43 Action

Description	View the event action description.
Seq	View sequence number defined for the action.
Enabled	Y indicates event action is enabled and N indicates disabled.

For each event action, view the **Action Parameters** defined. A brief description of the fields is given below:

Table 2-44 Action Parameters

Field Do this		
Description	View the parameter description.	
Value	View the parameter value.	
Required	Y indicates action parameter is required and N indicates not-required	

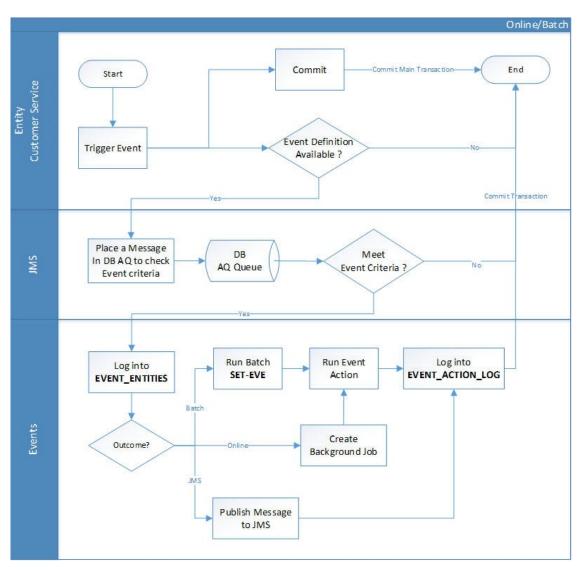
# 2.9.2 Events (New Framework)

Events in OFSLL refers to user/system generated actions on the system such as updating an account condition as delinquent or moving the status of a collateral from **INACTIVE** to **ACTIVE** and so on. Whenever such a type of event occurs some defined action can be performed by the system.

When there is change in entities like Account, Customer and so on by performing an insert/ update operation on the base table, system can trigger a defined event with an associated event action to expose the same for third-party applications through JMS message or perform OFSLL actions like posting Comment/Call Activity and so on.

The Events tab serves as a common framework for Line module. In a single flow you can define **events** with associated actions for entities like Account, Customer and so on with the type of processing mode as either Online or Batch mode. Further, you can define one or more event criteria as a trigger when the corresponding event occurs. For each defined criteria you can define the available event action and associated action parameter(s) to initiate corresponding action in external / internal system.





As per the above workflow:

- During Servicing stage, when an event is triggered, the main transaction is committed and a new parallel transaction is created to check if there is an event definition available.
- If there is an event definition available, system places an AQ (Advanced Queueing) message in database to check for any matching event criteria. There can be one or more criteria for an event in database which is further evaluated to get the matching criteria. On identifying a matching criteria, the defined event with criteria is logged into event entities.
- Based on the Event Type, system executes the associated Event Actions.
  - If the event is configured to Batch mode, the event action is performed when the following batch jobs - EVEPRC\_BJ\_100\_01 (BATCH EVENTS PROCESSING for the Entities Account/Application/Assets) and/or EVEPRC\_BJ\_100\_03 (BATCH EVENTS PROCESSING for the Entities Customer/Business/Vendors/Producers) is executed.
  - If the event is configured to Online mode, system performs the corresponding actions immediately.

If the Event Action is defined as JMS, a json message is generated with the below format. You can configure additional details into the message by using response User Defined Tables. The data added in this table will be represented in Custom Block as illustrated in the example below.

### Figure 2-19 Events\_Json\_ format

```
ł
                   "EventDetail": {
    "EventID": 8535,
    "EventType": "ACC_CREATE",
    "EventMessage": "ACO CREATE ACCOUNT LINE",
    "EntityNbr": "201XXXXXX9",
    "EventStartDt": "2019-04-05T02:48:35",
    "EventProcessedDt": "2019-04-05T02:48:35",
    "Custom": [
                      {
                             "CustomTabName": "User Defined Table 1",
                             "DateData" : [{
"KeyName": "CreationDate",
"KeyValue": "2017-12-18T00:00:00"
                            }],
"NumberData" : [{
    "KeyName": "BusinessPhoneNumber",
    "KeyValue": 1234567890
                            }],
"StringData" : [{
    "KeyName": "OrgName",
    "KeyValue": "Oracle"
                      },
                             "CustomTabName": "User Defined Table 2",
                             "DateData" : [{

"KeyName": "CreationDate",

"KeyValue": "2017-12-18T00:00:00"
                             }],
"NumberData" : [{
    "KeyName": "BusinessPhoneNumber",
    "KeyName": 1234567890
                            }],
"StringData" : [{
    "KeyName": "OrgName",
    "KeyValue": "Oracle"
                      }]
}
```

The following table indicates parameters available for JMS action type definition.

Parameter	Description	Display
EVENTID	System Generated Sequence	N
EVENTTYPE	Lookup Code of Event Type Code	Ν
EVENTMESSAGE	User entered event action message	Y
ENTITYNBR	Entity Number. For example, Account / Customer Number	Ν

#### Table 2-45 JMS action type definition



Parameter	Description	Display
EVENTSTARTDATE	Event Generation Date and Time	Ν
EVENTPROCESSDATE	Event Process Date and Time	Ν

#### Table 2-45 (Cont.) JMS action type definition

## Note:

The parameter marked as **Y** in Display column are only available in event action screen for user configuration. Other parameters are system defined and will be part of every event.

- For each Event Action, there is a User Defined Table maintained in the system and the same is configurable. There is also User Defined Table maintained based on Response Parameters and the response fields can be used to configure Entity Key, Non-Key and Data columns for custom block of json message. Following combination of Event to UDT mapping are maintained in the system:
  - Entity Type | Event | Criteria UDT Type
  - Entity | Event Action | UDT Type | UDT Response Type

For complete list of the Events and Actions mapping maintained in the table event\_action\_type\_mapping, refer to the reference below: https://docs.oracle.com/cd/ F40454\_01/pdf/refdocs/Events\_UDT\_Mapping.pdf

#### Navigating to Events

On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Administration > System > Events > Events** tab.

#### To define an Event

1. Click Setup > Setup > Administration > System > Events > Events tab.

vents → Add / Lots → Add / Lots	: View 🗸 Audit
Description Entity Type Event Type	Processing Type
CUST ADDR UPDATE CUSTOMERS EVENT TO PROCESS ACTIONS WHEN ADDRESS DATA IS UPDATED	ONLINE
CALL ACTIVITY POST ACCOUNTS EVENT TO PROCESS ACTIONS WHEN NEW NON MONETARY RECORD IS POSTED	ONLINE
TY CALL ACTIVITY PRODUCERS EVENT TO PROCESS ACTIONS WHEN PRODUCER DATA IS UPDATED	ONLINE
BATCH SEC ADD ACC POOL BATCH SECURITIZATION EVENT TO PROCESS ACTION WHEN NEW ACCOUNT ADDED TO POOL	BATCH
ONLINE SEC_ADD_ACC_POOL_ONLINE SECURITIZATION EVENT TO PROCESS ACTION WHEN NEW ACCOUNT ADDED TO POOL	ONLINE
BATCH SEC_REM_ACC_POOL_BATCH SECURITIZATION EVENT TO PROCESS ACTION WHEN ACCOUNT REMOVED FROM POOL	BATCH
ONLINE SEC_REM_ACC_POOL_ONLINE SECURITIZATION EVENT TO PROCESS ACTION WHEN ACCOUNT REMOVED FROM POOL	ONLINE
Trocce Datach of Wrap & Check Criteria	
	Y
💠 Add 🥒 Edit	📃 View 🖌 Audit
	🔲 View 🗸 Audit
	Jiew 🖌 Audit
Image: Freeze     Image: Seq Erabled       Action Code     Seq Erabled       NONE     0 N	juew ✓ Aµdit
Image:	juew ✔ Aµdit
Image: Freeze     Image: Seq Erabled       Action Code     Seq Erabled       NONE     0 N	View 🖌 🖋 Audit
Description MILINE CUST ADOR UPDATE ONLINE	Enabled Y

Figure 2-20 Define an Event



A brief description of the fields is given below:

Table 2-46	Navigation to Events
------------	----------------------

Field	Do this
Event Code	Specify the unique event code.
Description	Specify the event description.
Entity Type	Select the entity type from the drop-down list. The list is populated based on EVENT_ENTITY_TYPE_CD lookup code.
Event Type	Select the event identification type for the entity from the dropdown list. The list is populated based on EVENT_TYPE_CD lookup code.
Processing Type	<ul> <li>Specify the processing type as either ONLINE or BATCH from the drop-down list. The list is populated based on EVENT_PROCESS_TYPE_CD lookup code.</li> <li>For Online events, when the event is triggered corresponding actions are processed immediately. Here all the event action executions are asynchronous and does not impact main transaction.</li> <li>For Batch events, the event is triggered when the following batch jobs - EVEPRC_BJ_100_01 (BATCH EVENTS PROCESSING for the Entities Account/ Application/Assets) and/or EVEPRC_BJ_100_03 (BATCH EVENTS PROCESSING for the Entities Customer/ Business/Vendors/Producers) is executed and actions are processed.</li> </ul>
Enabled	Check this box to activate the event type.

- 2. Perform any of the Basic Actions mentioned in Navigation chapter. In the Event Criteria sub tab, you can create a query to an event.
- In the Event Criteria sub tab, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this
Query Name	Specify the unique query name.
Description	Specify the event criteria description.
Enabled	Check this box to enable the event criteria.

4. Perform any of the Basic Actions mentioned in Navigation chapter. Criteria Details

The Criteria Details sub tab allows you to define the selection criteria for the event. System uses these criteria to determine which application to include in the event action.

5. In the **Criteria Details sub tab**, perform any of the Basic Operations mentioned in Navigation chapter.

## Note:

Although system allows to define customized selection criteria, the execution of additional selection criteria requires additional processing at server level and can have significant performance impact delaying the EOD processing/web services. Hence it is recommended to have careful consideration while defining the additional selection criteria (like using user-defined tables and columns) and/or get approval from your database administrator before using any selection criteria.

A brief description of the fields is given below:

Field	Do this
Seq	Specify sequence number.
(	Specify the opening bracket.
Parameter	Select the parameter from the drop-down list.
Comparison Operator	Select comparison operator from the drop-down list.
Criteria Value	Specify the criteria value.
)	Specify the closing bracket.
Logical Expression	Select the logical operator from the drop-down list.
Enabled	Check this box to enable the criteria details.

#### Table 2-48 Criteria Details

# 6. Perform any of the Basic Actions mentioned in Navigation chapter. Actions

In the Actions sub tab, you can define the event action that the system need to perform when the event is triggered. You can define more than one event action for a particular event and use the Seq field to define the order in which the event action should occur.

7. In the Action sub tab, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this
Action Type	Select the action type from the drop-down list. The list is populated based on EVENT_ACTION_TYPE_CD lookup code.
Action Code	The action code is displayed as <b>None</b> by default.
Seq	Specify the sequence number of executing the event action.
Enabled	Check this box to enable the event action.

## Table 2-49 Actions

# 8. Perform any of the Basic Actions mentioned in Navigation chapter. Action Parameters

In the **Action Parameters** sub tab, you can define the action parameters with corresponding values for each event action.



- 9. To define the Action Parameters, in the **Action** sub tab, click Add or Edit. You can also perform any of the Basic Operations mentioned in Navigation chapter.
- **10.** Click **Load Parameters**. The applicable Action Parameters are loaded for update. A brief description of the fields is given below:

Field	Do this
Description	System auto populate the description from user defined table based on Action code selected.
Value Type	<ul> <li>Select the value type as one of the following which is to be included during event action execution from the drop-down list. The list is populated based on EVENT_VALUE_TYPE_CODE lookup code.</li> <li>CONSTANT</li> <li>SYSTEM DRIVEN</li> <li>USER INPUT</li> <li>COLUMN VALUE (For this value type, the Action Parameter values are displayed from User Defined Tables based on the Event Type. However, note that if the column value cannot be fetched due to multiple records o if no record exist, then action parameter value is displayed blank/null).</li> </ul>
	Currently the Column Value is configured to refer only Accounts table (Entity Type) and can process the following Event Actions Type: • POST COMMENT • POST MONETARY TRANSACTION • POST NON MONETARY TRANSACTION For SEND CORRESPONDENCE Action Type, there are additional parameters - USER DEFINED ELEMENT and USER DEFINED CONSTANT available in Setup > Correspondence screen to provide input during execution of Event Action. The same is available in Events screen and can be modified before triggering the event action.
Value	If the Value Type is selected as CONSTANT, specify the required action parameter value. If the Value Type is selected as SYSTEM DRIVEN, you can add the following values for system to derive the parameter values during th execution of the Event. \$GLDATE - GL DATE System Parameter Value \$PAYMENTAMOUNT - Account Monthly Payment Amount \$OUTSTANDINGAMOUNT - Account Total Outstanding Amount \$RATE - Account Rate \$TOTALTERM - Account Total Term \$AVAILABLETERM - Account Available Term
Required	Y indicates the action parameter is required, els No.

### Table 2-50Action Parameters



11. Perform any of the Basic Actions mentioned in Navigation chapter.

# 2.9.3 Monitoring JMS Event Actions

You can verify the status of events and event actions on the Monitor Jobs screen of the System Monitor screen.

#### To monitor events

 On the Oracle Financial Services Lending and Leasing home screen, click Dashboard > Dashboard > System Monitor > JMS Queues. The JMS Queues screen displays the Status for all asynchronous events processed in the system.

For more details, refer to Dashboard > System Monitor section in any of the User Guides.

# 2.10 Batch Jobs

**Batch jobs** refer to the back-end processes that automatically run at a certain time. There are two types of batch jobs:

- Business processes (such as billing and delinquency processing)
- Housekeeping tasks (such as application aging and application purging)
- Batch Jobs
- Batch Jobs Available

# 2.10.1 Batch Jobs

The Batch Job screen allows you to set up, monitor, and maintain batch jobs in the system.

Batch jobs can be set up to be performed on a daily, weekly, monthly, and ad-hoc basis. Batch jobs can also be configured to trigger an e-mail or phone message if a batch job fails.

Critical batch jobs control job flow and system date rollover to allow recovery during errors. Errors are instances where a process did not successfully complete. Failures indicate that a particular job encountered errors that require remedial action. The number of errors allowed before failure is defined for each job. Some errors automatically result in a failure.

#### Navigating to Batch Jobs:

- On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup > Administration > System > Batch Jobs. The Batch Jobs details are further grouped into two tabs:
- Batch Jobs
- Job Holidays

# 2.10.1.1 Batch Jobs

In the Batch Job Setup screen, you can track and maintain all batch processes within the system. Using this form, the system administrator can configure the frequency and start time of each batch process, as well as set the number of threads to improve performance.

**Threading** allows a specific job to be separated into smaller units that are processed at the same time. This allows Oracle Financial Services Lending and Leasing to complete the job in less time.



You can set up multiple batch jobs within a batch set. In the Batch Job Sets section, each process is listed with the last run date (Last Run Dt field) and the next scheduled process date (Next Run Dt field). In the Freq Code and Freq Value fields, you can determine the frequency of each batch set, such as daily, weekly and monthly. You can also set up batch sets to incorporate a dependency on another batch set. This way, if the initial batch fails, the dependent set will not be processed.

In the Batch Jobs section, you can configure the process to run on weekends and holidays using the respective option boxes.

**CAUTION**: As the batch job setup widely affects the Oracle Financial Services Lending and Leasing system, Oracle Financial Services Software suggests that the system administrator has a clear understanding of the various functionalities within Oracle Financial Services Lending and Leasing before creating and updating the batch processes.

For the standard job set please review the Visio document, dbk\_std\_detail\_design\_job\_sets.vsd

#### **Configure Batch Jobs at Company Level**

OFSLL is enabled to process the configured batch jobs at each Company level giving a flexibility to schedule and run batch job or EOD processing at desired time zone. Irrespective of Company or Branch, the batch jobs can be run independently on specific time in scheduler. For more details on configuring the batch job at each company definition level, refer to Appendix - Configuration at Company Level chapter.

#### To setup a Batch job

- 1. Click Setup > Setup > Administration > System > Batch Jobs.
- 2. In the Batch Job Sets section, you can make use of the copy option to copy the whole batch job set at one go with header and detailed records for each company definition. To do so, select the Company from drop-down list and click Create Copy. System copies the batch job sets from the selected Company record to the Company selected from dropdown list. All those batch job set which are not already available in the selected Company are copied.

Note that:

- The **Create Copy** option can be used multiple times.
- The Company drop-down list is displayed based on the User Access defined for the logged-in user.
- 3. Perform any of the Basic Operations mentioned in Navigation chapter.

										2
Satch Jobs Job Hol	idays									
Batch Job Sets							- <b>-</b>	Add 🥖 Edit	t View	🖋 Audit
View ▼ Format ▼	Free	eze 🚮 Detach 📣 Wrap 🔞	Company ALL	Create C	Сору					2
·	Set Code	Job Set Description	-	Frequency value	Start Time	Critical	Enable	- 4	Last Run Dt	Next
Company AUS01	Set Code	ACCOUNT CREATION	Frequency DAILY	Prequency value DAILY	09:00 AM	N	Enable		08/08/2003	09/1 A
AUSUI	SET-AAI	ACCOUNT CREATION	DAILY	DAILY	16:00 PM	N	N		08/08/2003	09/1
WBW US	SET-AAI	ACCOUNT CREATION	DAILY	DAILY	16:00 PM	N	N		08/08/2003	09/1
WVR USA	SET-AAI	ACCOUNT CREATION	DAILY	DAILY	16:00 PM	N	N		08/08/2003	09/1
NL02	SET-AAI	ACCOUNT CREATION	DAILY	DAILY	16:00 PM	N	N		08/08/2003	09/1
US01	SET-AAI	ACCOUNT CREATION	DAILY	DAILY	09:00 AM	N	N		08/08/2003	09/1
UK01	SET-AAL	ACCOUNT CREATION	DAILY	DAILY	15:00 PM	N	N		08/08/2003	09/1
JP04	SET-AAI	ACCOUNT CREATION	DAILY	DAILY	23:00 PM	N	N		08/08/2003	09/1
IND	SET-AAL	ACCOUNT CREATION	DAILY	DAILY	19:30 PM	N	N		08/08/2003	09/1
WVCAP	SET-ACR	ACCRUALS AND DELINQUENCY	DAILY	DAILY	22:30 PM	Y	N		08/07/2003	09/1 ~
<										>
Batch Jobs	Free	zze 🚮 Detach 🚽 Wrap 🚯					<b>.</b>	Add 🥖 Edit	t View	🖋 Audit
4										
Seq	Job Type	Job Code	Job Description	Threads		nmit Count	Errors Allowed	Weekend	Holid	lay
	PROCEDURE	AAIPRC_BJ_100_01	APPLICATION TO ACCOUNT INTERFACE	1	100		50	Y	Y	
1.0000	PROCEDURE	TXNACT_BJ_100_01	ACCOUNT ACTIVATION	1	100		50	Y	Y	>
2.0000										,
2.0000 <	ads						- 🛖 /	Add 🥖 Edit	t 📃 View	🛷 Audit
2.0000 <		eze 🚮 Detach 📣 Wrap 🙀					<b>+</b> /	Add 🥖 Edit	t View	🖋 Audit
2.0000 < Batch Job Three		vze 🛃 Detach 🔄 Wcan 🛤					- <b>-</b> + /	Add 🥖 Edit	t 📃 View	A 🔗

Figure 2-21 Batch Jobs

Table 2-51	Batch job - Setup
------------	-------------------

Field	Do this
Company	Select the company from the drop-down list. The list is populated only with those Company Definitions to which you have been provisioned access.
	This company is considered if system is setup to process batch jobs at Company level. For more information, refer to <b>Appendix - Company Level GL Date Configuration</b> section.
Set Code	Specify the code for the batch job set.
Job Set Description	Specify the description for the batch job set.
Frequency	Select the frequency at which the job set is to be executed from the drop-down list.
Frequency Value	Select the frequency value from the drop-down list. The frequency value will be displayed based on the frequency code selected.
Start Time	Specify the start time for the job set.
Critical	Check this box to set job as critical. A <b>critical</b> job is one that prevents the General Ledger (GL) post date from rolling forward, should the job fail.
Enabled	Check this box to enable the job set.
Last Run Dt	The system displays the last run date of the job set.
Next Run Dt	Specify the next run date for job set. You can select the data from adjoining calendar icon.
Parent	Select the parent job set from drop-down list.



Field	Do this
Dependency	Select the type of dependency on the parent from drop-down list.

#### Table 2-51 (Cont.) Batch job - Setup

- 4. Perform any of the Basic Actions mentioned in Navigation chapter.
- 5. In the **Batch Job** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this
Seq	Specify the batch job sequence number.
	<b>Note:</b> Within a job set, jobs are executed sequentially based on the sequence number assigned.
Job Type	Select the batch job request type from the drop- down list.
Job Code	Specify the batch job request code.
Job Description	Specify the batch job description.
Threads	The system displays the number of threads used by the job.
Commit Count	Specify the number of rows after which auto- commit is triggered.
Errors Allowed	Specify the number of errors allowed.
Weekend	Check this box to perform batch jobs on weekend.
Holiday	Check this box to perform batch jobs on a holiday. (Holidays are defined on the Job Holidays screen.)
Enabled	Check this box to enable the batch job.
Parent	Select the parent batch job from the drop-down list.
Dependency	Select the dependency clause of the batch job from the drop-down list.
Command	Specify the command line for the job (required).
RollbackSegment	If you choose, use this field to specify the

Table 2-52 Batch Job - Navigation

- 6. Perform any of the Basic Actions mentioned in Navigation chapter.
- In the Batch Job Thread section, perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

A brief description of the fields is given below:

#### Table 2-53Batch Job Thread

Field	Do this
Thread	Specify the name of thread.

rollback segment for job.



Field	Do this
Trace	Specify the SQL trace level (0, 1, 4, 8, 12). The higher the number, the more activities the system can trace.
Enabled	Check this box to enable the thread.

## Table 2-53 (Cont.) Batch Job Thread

8. Perform any of the Basic Actions mentioned in Navigation chapter.

# 2.10.1.2 Job Holidays

The system allows you to define holidays within the company on Job Holidays screen. You can then use the Batch jobs screen to set up whether you want the system to perform batch jobs on these days or not, using the Holiday box of Batch Jobs section.

#### To define job holidays

- 1. Click Setup > Setup > Administration > System > Batch Jobs > Job Holidays.
- 2. In the **Job Holidays** section, perform any of the **Basic Operations** mentioned in Navigation chapter.

ch Jobs			
tch Jobs Job Holi	idays		
ob Holidays			🚽 Add 🥒 Edit 📃 View 🛷 A
View • Format •	📑 🔲 Freeze 🚮 Detach 🧔	Wrap 🚱	
Holiday Dt	Description		Company Enabled
06/13/2020	QUEENS BIRTHDAY		UK01 Y
06/13/2020	QUEENS BIRTH DAY		AUS01 Y
12/25/2002	CHRISTMAS		ALL Y
09/21/2002	THANKS GIVING DAY		ALL Y
07/05/2002	INDEPENDENCE DAY		ALL Y
12/25/2001	CHRISTMAS		ALL Y
09/22/2001	THANKS GIVING DAY		ALL Y
07/04/2001	INDEPENDENCE DAY		ALL Y
12/25/2000	CHRISTMAS		ALL Y
ob Holidays			Save and Stay Save and Return 🛛 🖨 Be
	Holiday Dt	06/13/2020	* Enabled 🗸
	* Description	QUEENS BIRTHDAY	
	* Company		
	* Company	UK01	

#### Figure 2-22 Job Holidays

A brief description of the fields is given below:

#### Table 2-54 Job Holidays

Field	Do this
Holiday Dt	Specify the date of the job holiday. You can select the date from the adjoining calendar icon.
Description	Specify the job holiday description (required).



Field	Do this
Company	Select the company from the drop-down list. The list is populated only with those Company Definitions to which you have been provisioned access.
	This company is considered if system is setup to process holiday at Company level. For more information, refer to <b>Appendix - Company Level GL Date Configuration</b> section.
Enabled	Check this box to enable the holiday.

Table 2-54 (Cont.) Job Holidays

3. Perform any of the Basic Actions mentioned in Navigation chapter.

# 2.10.2 Batch Jobs Available

The below table provides a list of Batch Jobs maintained in the system and a brief description to each:

Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
AAE	Applicatio n Account Interface	aaiprc_bj_ 100_01	APPLICA TION TO ACCOUN T INTERFA CE	No	Yes	No	Common	This process periodicall y picks up applicatio ns in <b>Approved</b> -Verified status and creates accounts.
ACH	ACH Accounts	acaprc_bj _100_01	ACCOUN T ACH PROCES SING	No	Yes	No	Common	This process produces the ACH file for the eligible customer payments.
ACH	ACH Producers	acpprc_bj _100_01	PRODUC ER ACH PROCES SING	Yes	Yes	No	Common	This process produces the ACH file for the eligible producer payments

Table 2-55 Batch Jobs Available



Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
ACH	ACH Vendors	acvprc_bj _100_01	VENDOR ACH PROCES SING	No	Yes	No	Common	This process produces the ACH file for the eligible vendor payments.
ACH	ACH Producer/ Vendors/ Customer/ Third Party	acxprc_bj _100_01	ACH Producer/ Vendors/ Customer/ Third Party	Yes	Yes	No	Common	This process producers the ACH file for the eligible Producer/ Vendors/ Customer/ Third Party
AGE	Aging Applicatio ns	agaapp_b j_100_01	APPLICA TION AGING PROCES S	Yes	No	No	Common	This process puts applicatio ns into Aged- Applicati on substatus.
AGE	Aging Contracts	agccon_bj _100_01	CONTRA CT AGING PROCES S	Yes	No	No	Common	This process puts contracts into Aged- Contract substatus.
ALTPFS	ALLOTME NT EXTRACT FILE DUMP	RC_BJ_1	BACKUP EFT	No	Yes	No	Common	This process creates the Backup EFT file
ALTPFS	ALLOTME NT EXTRACT FILE DUMP	RC_BJ_1	POSTING ALLOTME NT PAYMENT S	No	Yes	No	Common	This process posts the payments from the allotment file received from the bank

Table 2-55	(Cont.)	<b>Batch Jobs</b>	Available
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Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
ALTPFS	ALLOTME NT EXTRACT FILE DUMP	ALT_BJ_1	ALLOTME NT EXTRACT FILE DUMP	No	Yes	No	Common	This process sends the allotment draft notice to the bank
ALTPFS	ALLOTME NT EXTRACT FILE DUMP	PFSNSFP RC_BJ_1 00_01	NSF BATCH	No	Yes	No	Common	This process posts the NSF file received from the bank
API	API Accounts	accaai_bj _100_01	API AAI	No	Yes	No	Common	This process creates accounts from validated conversio n applicatio ns/ contracts
API	API Accounts	accdmp_b j_100_01	MOVE API_XX TO ITABS	No	Yes	No	Common	This process copies data from conversio n API tables to conversio n applicatio ns table
API	API Accounts	accval_bj _111_01	VALIDATE ITABS (LOAN)	No	Yes	No	Loan	This process validate all conversio n applicatio ns loan accounts by running the edits

Table 2-55	(Cont.)	) Batch	Jobs	Available
		Duton	0005	Available



Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
API	API Accounts	accval_bj _112_01	VALIDATE ITABS (LINE)	No	Yes	No	Line	This process validate all conversio n applicatio ns line of credit accounts by running the edits
API	API Accounts	acmprc_ bj_100_0 1	LOAD API_COM MENTS	No	Yes	No	Common	This process creates account comments from conversio n applicatio ns/ contracts

Table 2-55	(Cont.)	Batch Jobs	Available
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Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
ΑPI	API Accounts	APIDMP_ BJ_100_0 1	LOAD API RECORD S	No	Yes	Yes	Common	This process directly reads data from database folder and using the external tables loads it into API tables for creating accounts. This eliminates the need/ depender cy of SQL loader and Control files. Ensure that account data in Input file has same structure as defined in Setup = Data Files > Input definition specificall y for Loan, Line & Lease accounts.

Table 2-55	(Cont.)	Batch Jobs	Available
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Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
SETAPI2	ASYNCH RONOUS ACCOUN T CREATIO N	ACXVAL_ BJ_100_0 1	VALIDATE IAPP TABS	Yes	Yes	Yes	Common	This process is used to validate the data from the Account On- Boarding request. This process is the first stage in processin g asynchron ous account creation using Account on- boarding web service and is controlled based on value defined in system parameter - ACCOUN T_PROC ESSING_ THRESH OLD.

Table 2-55 (Cont.) Batch Jobs Available



	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
SETAPI2		ACXAAI_ BJ_100_0 1		Yes	Yes	Yes	Common	This process is used for asynchron ous accounts creation using Account on- boarding web service. This process is the next stage after successfu I validation of account creation request without any errors. Based on the request and system parameter value in ACCOUN T_PROC ESSING_ - THRESH OLD accounts are created in the system with all the details and with Status of account as Active, Error, Void. <b>Note:</b> These

Table 2-55	(Cont.)	Batch Jobs	Available
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Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
								Accounts can have Account Number generated externally or require OFSLL to generate these number.
COL	Appointm ent Cancellati on	capprc_bj _100_01	APPPOIN TMENT CANCEL PROCES SING	No	Yes	Yes	Common	This process cancels all the expired appointm ents.
COL	Payment Promise Processin g	cppprc_bj _100_01	BROKEN PROMISE PROCES SING	No	Yes	No	Common	This process updates any broken promises as of the run time.
CRB	Credit Bureau Reporting	cbuutl_bj_ 100_01	CREATE METRO2 FILE	No	Yes	No	Common	This process creates the METRO2 file for Credit Bureau reporting for the specified date.

Table 2-55	(Cont.	) Batch	Jobs	Available
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Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
DOT	Document Tracking Load	dolprc_bj_ 000_01	ACCOUN T DOCUME NT LOAD	No	Yes	Yes	Common	This process reads acct_doc_ load directory. Attach the document s to specified accounts and move document s to appropriat e directory
DLX	Accounts Dialer Exclusion	_BJ_100_	ACCOUN TS DIALER EXCLUSI ON	No	Yes	Yes	Common	This process generates a dialer exclusion file with account details and checks if the maintaine d call action result entry is made on any account during the specified time interval.
GLP	GL Interface	gliprc_bj_ 100_01	GL SUMMAR IZATION	No	Yes	No	Common	This process summariz es GL transactio ns for the day.

Table 2-55	(Cont.)	<b>Batch Jobs</b>	Available
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Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
GOV	Debt Reporting IRS 1099A / 1099C	gdraap_bj _100_01	IRS 1099- A PROCES SING	No	Yes	No	Common	This process generates the 1099- A flat file for governme nt reporting.
GOV	Debt Reporting IRS 1099A / 1099C	gdrcad_bj _100_01	IRS 1099- C PROCES SING	No	Yes	No	Common	This process generates the 1099- C flat file for governme nt reporting.
GOV	HMDA Reporting	ghrprc_bj _100_01	IRS HMDA PROCES SING	Yes	No	No	Common	This process generates the HMDA flat file for governme nt reporting.
GOV	Interest Reporting IRS 1098	girprc_bj_ 100_01	IRS 1098 PROCES SING	No	Yes	No	Common	This process generates the 1098 flat file for governme nt reporting.
JOB	Scheduler	jsctst_bj_ 000_01	Scheduler	Yes	Yes	Yes	Common	This process test the job scheduler
LBP	Lockbox	lbxprc_bj_ 100_01	LOAD LOCKBO X PROCES SING	No	Yes	No	Common	This process loads any lockbox files available. This process can be set to run periodicall y throughou t the day.

Table 2-55	(Cont.)	) Batch Jobs	Available
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Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
LNT	Lien Tracking	OFDPRC _BJ_111_ 0 3	OUTPUT LIEN TRACKIN G FOR DATA CHANGE	No	Yes	No	Common	This process generates output file with changes in customer informatio n such as Address/ Phone no./ Borrower/ Coborrow er name.
LNT	Lien Tracking	OFDPRC _BJ_111_ 0 4	OUTPUT LIEN TRACKIN G FOR VOID ACCOUN T	No	Yes	No	Common	This process generates output file for Void Accounts to be sent to dealer track.
LTR	Collection s Letter	lcolt1_bj_ 100_01	GENERA TE FIRST COLLECT ION LETTER	No	No	Yes	Common	This process generates the first collection letter for eligible accounts.
LTR	Collection s Letter	lcolt2_bj_ 100_01	GENERA TE SECOND COLLECT ION LETTER	No	No	Yes	Common	This process generates the second collection letter for eligible accounts.
LTR	Collection s Letter	lcolt3_bj_ 100_01	GENERA TE THIRD COLLECT ION LETTER	No	No	Yes	Common	This process generates the third collection letter for eligible accounts.

Table 2-55 (Cont.) Batch Jobs Available	Table 2-55	(Cont.)	<b>Batch Job</b>	os Available
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Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
LTR	Customer Service Letter	lcspdf_bj_ 111_01	PAID IN FULL LETTER	No	Yes	No	Loan	This process generates the paid- in full letter for the relevant accounts.
LTR	Customer Service Letter	lcspoq_ bj_111_0 1	PAYOFF QUOTE LETTER	No	Yes	No	Common	This process generates the payoff quote letter for the requested accounts.
LTR	Customer Service Letter	lcsstm_ bj_100_0 1	CUSTOM ER STATEME NT LETTER	No	Yes	No	Common	This process generates the customer/ business statement letter for requested accounts.
LTR	Customer Service Letter	lcswel_bj_ 111_01	WELCOM E LETTER	No	Yes	No	Loan	This process generates the welcome letter for the newly funded accounts.
LTR	Originatio n Letter	loraco_bj_ 111_01	Originatio n Adverse Action Letter (Condition al) (Loan)	Yes	No	No	Loan	This process generates the adverse action letter for relevant applicatio ns.

Table 2-55	(Cont.	) Batch	Jobs	Available
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Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
LTR	Originatio n Letter	loradv_bj_ 111_01	Originatio n Adverse Action Letter (Loan)	Yes	No	No	Loan	This process generates the adverse action letter for relevant applicatio ns.
ODD	Coupon Book Dump File	ocnprc_bj _100_01	CUSTOM ER COUPON BOOK GENERA TION	No	Yes	No	Common	This process generates coupon books, if appropriat e.
ODD	Output Data Dump File	oddprc_bj _000_01	CREATE OUTPUT DATA DUMP FILES	Yes	Yes	Yes	Common	This process creates any defined output data dump files set in the system.
ODD	Collection s Letter	olclt1_bj_ 100_01	COLLECT ION LETTER 1 FILE CREATIO N	No	No	Yes	Commom	This process generates the first collection letter for eligible accounts.
ODD	Collection s Letter	olclt2_bj_ 100_01	COLLECT ION LETTER 2 FILE CREATIO N	No	No	Yes	Common	This process generates the second collection letter for eligible accounts.
ODD	Collection s Letter	olclt3_bj_ 100_01	COLLECT ION LETTER 3 FILE CREATIO N	No	No	Yes	Common	This process generates the third collection letter for eligible accounts.

Table 2-55 (Co	nt.) Batch	Jobs A	vailable
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Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
ODD	Originatio n Letter	oloaco_ bj_100_0 1	ADVERS E ACTION CONDITI ONAL LETTER FILE CREATIO N	Yes	No	No	Common	This process generates the adverse action letter for relevant applicatio ns.
ODD	Originatio n Letter	oloadv_ bj_100_0 1	ADVERS E ACTION LETTER FILE CREATIO N	Yes	No	No	Common	This process generates the adverse action letter for relevant applicatio ns.
ODD	Customer Service Letter	olspdf_bj_ 100_01	PAID IN FULL FILE CREATIO N	No	Yes	No	Common	This process generates the paid- in full letter for the relevant accounts.
ODD	Customer Service Letter	olspoq_ bj_100_0 1	PAY OFF QUOTE FILE CREATIO N	No	Yes	No	Common	This process generates the payoff quote letter for the requested accounts.
ODD	Customer Service Letter	olswel_ bj_100_0 1	WELCOM E LETTER FILE CREATIO N	No	Yes	No	Common	This process generates the welcome letter for the newly funded accounts.

Table 2-55	(Cont.) Batch Jobs Available



Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
ODD	Producer Statement Dump File	opsprc_bj _100_01	DEALER STATEME NTS GENERA TION	No	Yes	No	Common	This process generates the dealer/ producer statement s at the specified frequency.
ODD	Customer Statement Dump File	ostprc_bj_ 100_01	CUSTOM ER STATEME NTS GENERA TION	No	Yes	No	Common	This process generates the customer/ business statement for eligible accounts.
PRQ	Payable Requistio n Customer	pcuprc_bj _100_01	CUSTOM ER REFUND PAYMENT REQUISI TIONS	No	Yes	No	Common	This process creates requisition s for customer/ business overpaym ent refunds.
PRQ	Payable Requisitio n Producer	ppores_bj _100_01	MONTH END DEALER RESERV E PAYMENT REQUISI TIONS	No	Yes	No	Common	This process creates requisition s for dealer compensa tion payments on month- end.
PRQ	Payable Requisitio n Vendor	pvnprc_bj _100_01	VENDOR INVOICE PAYMENT REQUISI TIONS	No	Yes	No	Common	This process creates requisition s for vendor invoice payments.

Table 2-55 (C	Cont.) Batch	Jobs Available
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Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
PUR	Archive Accounts	pacarc_bj _100_01	ARCHIVE ACCOUN T DATA TO OTABLES	No	Yes	Yes	Common	This process archives account data from ACCOUN TS table to OACCOU NTS table.
PUR	Archive Accounts	pacarc_bj _100_02	ARCHIVE ACCOUN T DATA TO OOTABLE S	No	Yes	Yes	Common	This process archives account data from OACCOU NTS table to OOACCO UNTS table.
PUR	Archive Applicatio ns	paparc_bj _100_01	ARCHIVE APPLICA TION DATA TO OTABLES	Yes	No	No	Common	This process archives applicatio n- related data from APPLICA TIONS to OAPPLIC ATIONS table.
PUR	Archive Applicatio ns	paparc_bj _100_02	ARCHIVE APPLICA TION DATA TO OOTABLE S	Yes	No	No	Common	This process archives applicatio n- related data from OAPPLIC ATIONS to OOAPPLI CATIONS table.
PUR	Archive GL	pglarc_bj_ 100_01	ARCHIVE GL DATA TO OTABLES	No	Yes	Yes	Common	This process archives General Ledger data from GL tables to OGL tables.

Table 2-55	(Cont.)	<b>Batch Jobs</b>	Available
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Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
PUR	Archive GL	pglarc_bj_ 100_02	ARCHIVE GL DATA TO OOTABLE S	No	Yes	Yes	Common	This process archives General Ledger data from OGL tables to OOGL tables.
PUR	Purge Job Requests	pjrjrq_bj_ 100_01	Purge Job Requests	Yes	Yes	Yes	Common	This process purges job requests from the system.
PUR	Purge Output Data Dump	pododh_b j_100_01	PURGE OUTPUT DATA HEADER S	No	Yes	Yes	Common	This process purges Output Data Headers from the system.
PUR	Archive Securitiza tion	ppaarc_bj _100_01	ARCHIVE POOL DATA TO OTABLES	No	Yes	No	Common	This process archives securitizat ion data from TABLE to correspon ding OTABLE.
PUR	Archive Securitiza tion	ppaarc_bj _100_02	ARCHIVE POOL DATA TO OOTABLE S	No	Yes	No	Common	This process archives securitizat ion data from OTABLE to correspon ding OOTABLE

Table 2-55	(Cont.) Batch Jobs Available



Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
PUR	Archive Producers	pprarc_bj _100_01	ARCHIVE PRODUC ER DATA TO OTABLES	Yes	Yes	Yes	Common	This process archives producer data from PRODUC ERS table to OPRODU CERS table.
PUR	Archive Producers	pprarc_bj _100_02	ARCHIVE PRODUC ER DATA TO OOTABLE S	Yes	Yes	Yes	Common	This process archives producer data from OPRODU CERS table to OOPROD UCERS table.
PUR	Archive Producers Txns	ppxarc_bj _100_01	ARCHIVE PRODUC ER TXNS DATA TO OTABLES	No	Yes	No	Common	This process archives producer transactio n data from PRODUC ERS table to OPRODU CERS table.
PUR	Archive Producers Txns	ppxarc_bj _100_02	ARCHIVE PRODUC ER TXNS DATA TO OOTABLE S	No	Yes	No	Common	This process archives producer transactio n data from OPRODU CERS table to OOPROD UCERS table.

Table 2-55	(Cont.) Batch Jobs Available



Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
PUR	Archive Statement s		ARCHIVE ACCOUN T STATEME NT AND TXNS DATA TO OTABLES	No	Yes	No	Common	This process archives account statement and transactio n data from TABLE to correspon ding OTABLE.
PUR	Archive Statement s		ARCHIVE ACCOUN T STATEME NT AND TXNS DATA TO OOTABLE S	No	Yes	No	Common	This process archives account statement and transactio n data from OTABLE to OOTABLE
PUR	Terminate User	ptuusr_ bj_100_0 1	Terminate User	Yes	Yes	Yes	Common	This process terminate s user satisfying the selection criteria.
PUR	Archive Txns (To O tables)	ptxarc_bj_ 100_01	ARCHIVE TXNS DATA TO OTABLES	No	Yes	No	Common	This process archives data from TXNS table to OTXNS table.
PUR	Archive Txns (To OO tables)	ptxarc_bj_ 100_02	ARCHIVE TXNS DATA TO OOTABLE S	No	Yes	No	Common	This process archives data from OTXNS table to OOTXNS table.

Table 2-55	(Cont.)	<b>Batch Jobs</b>	Available
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Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
PUR	Purge User Logins	pululg_bj_ 100_01	Purge User Logins	Yes	Yes	Yes	Common	This process purges user login data from the system.
PUR	Archive Vendor Assignme nts	pvaarc_bj _100_01	ARCHIVE VENDOR ASSIGNM ENTS DATA TO OTABLES	No	Yes	Yes	Common	This process archives vendor assignme nt data from TABLE to OTABLE. The criteria for archival is based on following validation - Work Order Status = Closed / Complete d / Reposses sed + Days mentione d in system parameter <b>PVA_AR</b> <b>CHIVE</b> <b>DAYS</b> .

Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
PUR	Archive Vendor Invoices	pviarc_bj_ 100_01	ARCHIVE VENDOR INVOICE S DATA TO OTABLES	No	Yes	Yes	Common	This process archives vendor invoice data from TABLEs to OTABLEs. The criteria for archival is based on following validation - Invoice Status = <b>Close</b> + Days mentione d in system parameter <b>PVI_ARC</b> <b>HIVE</b> <b>DAYS</b> .
PUR	Archive Vendor Invoices	pviarc_bj_ 100_02	ARCHIVE VENDOR INVOICE S DATA TO OOTABLE S	No	Yes	Yes	Common	This process archives vendor invoice data from OTABLEs to OOTABLE s based on the days mentione d in system parameter <b>PVI_OAR</b> <b>CHIVE_</b> <b>DAYS</b> .

Table 2-55	(Cont.)	Batch Jobs	Available
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Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
PUR	Archive Vendors	pvearc_bj _100_01	ARCHIVE VENDOR S DATA TO OTABLES	No	Yes	Yes	Common	This process archives vendor invoice data from TABLEs to OTABLEs. The criteria for archival is based on following validation - Vendor end date is less than system date - Days mentione d in system parameter <b>PVE_AR</b> <b>CHIVE</b> <b>DAYS</b> .
PUR	Archive Vendors	pvearc_bj _100_02	ARCHIVE VENDOR S DATA TO OOTABLE S	No	Yes	Yes	Common	This process archives vendor invoice data from OTABLEs to OOTABLE s based on the days mentione d in system parameter <b>PVE_OA</b> <b>RCHIVE_</b> <b>DAYS</b> .

Table 2-55	(Cont.) Batch Jobs	Available
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Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
QUE	Queue Customer Service	qcsprc_bj _100_01	CUSTOM ER SERVICE QUEUE PROCES SING	No	Yes	Yes	Common	This process creates the customer service/ collection s queues
SETQCS	QUEUES	QCCPRC _BJ_100_ 01	CRITERI A BASED CONDITI ON POSTING	No	Yes	Yes		This process facilitates to post criteria based conditions on Account.
SETQRT	REAL TIME QUEUES	QCCPRC _BJ_100_ 02	CRITERI A BASED CONDITI ON POSTING REAL TIME PROCES SING		Yes	Yes		This batch job processes criteria based condition posting queues marked as real time based on refresh frequency setup in the job set.
RDB1	RDB1 Accounts	racdmp_b j_100_01	Data Dump Accounts	No	Yes	Yes	Common	This process transfers the account data from (OLTP) Regular tables to Temporar y T tables

Table 2-55	(Cont.)	) Batch Jobs	S Available

Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
RDB1	RDB1 Applicatio ns	rapdmp_b j_100_01	LOAD APPLICA TION RELATED DATA INTO T TABLES	Yes	No	No	Common	This process transfers the applicatio n data from (OLTP) Regular tables to Temporar y T tables
RDB1	RDB1 Asset Tracking	ratdmp_bj _100_01	LOAD ASSET RELATED DATA INTO T TABLES	No	Yes	No	Common	This process transfers the account asset data from (OLTP) Regular tables to Temporar y T tables
RDB1	RDB1 Bankruptc y	rbkdmp_b j_100_01	LOAD BANKRU PTCY DATA TO T TABLES	No	No	Yes	Common	This process transfers the account bankruptc y data from (OLTP) Regular tables to Temporar y T tables
RDB1	RDB1 Call Activities	rcadmp_b j_100_01	LOAD CALL ACTIVITI ES DATA INTO T TABLES	No	No	Yes	Common	This process transfers the account call activity data from (OLTP) Regular tables to Temporar y T tables

 Table 2-55
 (Cont.) Batch Jobs Available



Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
RDB1	RDB1 Deficiency	rchdmp_b j_100_01	LOAD DEFICIE NCY DATA INTO T TABLES	No	No	Yes	Common	This process transfers the account deficiency data from (OLTP) Regular tables to Temporar y T tables
RDB1	RDB1 Contracts	rcodmp_b j_100_01	LOAD CONTRA CT DATA INTO T TABLES	Yes	Yes	No	Common	This process transfers the account contracts data from (OLTP) Regular tables to Temporar y T tables
RDB1	RDB1 Reposses sions	rfodmp_bj _100_01	LOAD REPO FORECL OSURE DATA INTO T TABLES	No	No	Yes	Common	This process transfers the account bankruptc y data from (OLTP) Regular tables to Temporar y T tables
RDB1	RDB1 Producers	rprdmp_bj _100_01	LOAD PRODUC ER AND ITS TXNS DATA INTO T TABLES	No	Yes	No	Common	This process transfers the producer and producer transactio ns data from (OLTP) Regular tables to Temporar y T tables

Table 2-55	(Cont	Batch Johs	Available
Table 2-33	(Cont.	j Dalch Jubs	Available



Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
RDB1	RDB1 Setup	rstdmp_bj _100_01	LOAD SETUP RELATED DATA INTO T TABLES	Yes	Yes	Yes	Common	This process transfers the setup data from (OLTP) Regular tables to Temporar y T table
RDB1	RDB1 Txns	rtxdmp_bj _100_01	LOAD TXN DATA INTO T TABLES	No	Yes	No	Common	This process transfers the account transactio ns data from (OLTP) Regular tables to Temporar y T tables
RDB2	RDB2 Accounts	racacc_bj _100_01	Load Reporting Tables Accounts	No	Yes	Yes	Common	This process transfers the account data from T tables to RDB tables
RDB2	RDB2 Accounts (Derived Fields)	racdrv_bj _100_01	Update Reporting Tables Accounts	No	Yes	Yes	Common	This process updates the codes with descriptio n for account RDB tables
RDB2	RDB2 Applicatio ns	rapapp_bj _100_01	Load Reporting Tables Applicatio ns	Yes	No	No	Common	This process transfers the applicatio n data from T tables to RDB tables

Table 2-55	(Cont.)	<b>Batch Jobs</b>	Available
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Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
RDB2	RDB2 Applicatio ns (Derived Fields)	rapdrv_bj _100_01	Update Reporting Tables Applicatio ns (Derived Fields)	Yes	No	No	Common	This process updates the codes with descriptio n for applicatio n RDB tables
RDB2	RDB2 Asset Tracking	ratase_bj _100_01	Load Reporting Tables Asset Tracking	No	Yes	No	Common	This process transfers the account asset tracking data from T tables to RDB tables
RDB2	RDB2 Asset Tracking (Derived Fields)	ratdrv_bj_ 100_01	Update Reporting Tables Asset Tracking (Derived Fields)	No	Yes	No	Common	This process updates the codes with descriptio n for account asset tracking RDB tables
RDB2	RDB2 Bankruptc y	rbkabd_ bj_100_0 1	Load Reporting Tables Bankruptc y	No	No	Yes	Common	This process transfers the account bankruptc y data from T tables to RDB tables

Table 2-55	(Cont.) Batch Jobs Available
Table 2-55	(Cont.) Daten Jobs Available

Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
RDB2	RDB2 Call Activities	rcacac_bj _100_01	Load Reporting Tables Call Activities	No	No	Yes	Common	This process transfers the account call activities data from T tables to RDB tables
RDB2	RDB2 Deficiency	rchaof_bj _100_01	Load Reporting Tables Deficiency	No	No	Yes	Common	This process transfers the account deficiency data from T tables to RDB tables
RDB2	RDB2 Contracts	rcocon_bj _100_01	Load Reporting Tables Contracts	Yes	Yes	No	Common	This process transfers the account contract data from T tables to RDB tables
RDB2	RDB2 Contracts (Derived Fields)	rcodrv_bj _100_01	Update Reporting Tables Contracts (Derived Fields)	Yes	Yes	No	Common	This process updates the codes with descriptio n for account contract RDB tables
RDB2	RDB2 Reposses sions	rfoafr_bj_ 100_01	Load Reporting Tables Reposses sions	No	No	Yes	Common	This process transfers the account repossess ion data from T tables to RDB tables

Table 2-55 (Cont.) Batch Jobs Available



Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
RDB2	RDB2 Producers (Derived Fields)	rprdrv_bj_ 100_01	Update Reporting Tables Producers (Derived Fields)	No	Yes	No	Common	This process updates the codes with descriptio n for producer and producer transactio ns RDB tables
RDB2	RDB2 Producers	rprpro_bj_ 100_01	Load Reporting Tables Producers	No	Yes	No	Common	This process transfers the producer and producer transactio ns data from T tables to RDB tables
RDB2	RDB2 Setup	rststp_bj_ 100_01	Load Reporting Tables Setup	Yes	Yes	Yes	Common	This process transfers the setup data from T tables to RDB tables
RDB2	RDB2 Txns	rtxdrv_bj_ 100_01	Load Reporting Tables Txns	No	Yes	Yes	Common	This process transfers the account transactio n data from T tables to RDB tables

Table 2-55	(Cont.) Batch Jobs Available
Table 2-55	(Cont.) Daten Jobs Available

Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
RDB2	RDB2 Txns (Derived Fields)	rtxtxn_bj_ 100_01	Update Reporting Tables Txns (Derived Fields)	No	Yes	Yes	Common	This process updates the codes with descriptio n for account transactio ns RDB tables
SEC	Pool Summary	ssmprc_bj _100_01	POOL SUMMAR Y TABLE POPULAT ION	No	Yes	No	Common	This process populates summary tables for all pools
SETOVR	OVERPAY MENT REALLO CATIONS	PFSTXN OVR_BJ_ 100_01	OVERPAY MENT REALLO CATIONS	No	Yes	No	Common	This process handles the overpaym ents/ overages existing on an account
TPE	Earning/ Amortizati on		AMORTIZ ATION TRANSA CTIONS PROCES SING	No	Yes	No	Common	This process creates the monthend interest accrual transactio ns on monthend
TPE	Earning/ Amortizati on	tamprc_bj _111_01	MONTH END AMORTIZ ATION TRANSA CTIONS	No	Yes	No	Loan	This process creates the monthend interest accrual transactio ns on monthend

Table 2-55	(Cont.)	<b>Batch Jobs</b>	Available
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Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
TPE	Escrow Non Monetary Transactio ns	tenbmt_bj _100_01	Escrow Non Monetary Batch Transactio ns	No	Yes	Yes	Common	This process posts escrow non monetary transactio ns in the backgrou nd at the specified time interval.
TPE	Escrow Analysis & Disburse ments	tesanl_bj_ 100_01	Escrow Analysis Posting	No	Yes	No	Common	This process posts all approved escrow analysis to the account
TPE	Escrow Analysis & Disburse ments	tesanl_bj_ 100_02	Create batches for Customer Refund Requests	No	Yes	No	Common	This process creates company branch wise batches for customer refund requests.
TPE	Escrow Analysis & Disburse ments	tesanl_bj_ 100_03	Create Transactio n of Customer Refund Requests	No	Yes	No	Common	This process populate customer refund request in respective batch created above
TPE	Escrow Analysis & Disburse ments	tesanl_bj_ 100_04	Compute control totals for customer refund request batches	No	Yes	No	Common	This process populates control totals for the bathes created for customer refund requests.

Table 2-55	(Cont.) Batch Jobs Available	
Table 2-55	(Collic) Batch Jobs Available	



Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
TPE	Escrow Analysis & Disburse ments	tesanl_bj_ 100_05	Escrow complianc e checking	No	Yes	No	Common	This process checks escrowabl e account for complianc e
TPE	Escrow Analysis & Disburse ments	tesdsb_ bj_100_0 5	Escrow disbursem ent posting & requisition creation	No	Yes	No	Common	This process processed escrow disbursem ent and creates requisition s.
TPE	Non Monetary Transactio ns	tnmbmt_b j_100_01	NON MONETA RY TRANSA CTIONS POSTING	No	Yes	Yes	Common	This process posts non monetary transactio ns in the backgrou nd at the specified time interval.
TPE	Compens ation	tprcom_bj _111_01	Compens ation	No	Yes	No	Loan	This process creates transactio n for month- end producer compensa tion
TPE	Statement	tprpsg_bj _111_01	Producer Statement	No	Yes	No	Loan	This process creates the monthend interest accrual transactio ns on monthend

Table 2-55	(Cont.)	Batch	Jobs	Available	
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Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
TPE	Monetary Transactio ns		INTERES T ACCRUA L AND DELINQU ENCY PROCES SING	No	Yes	No	Common	This process posts any payment batches open in the system. This process can be set to run periodicall y.
TPE	Monetary Transactio ns		ACCOUN T ACTIVATI ON	No	Yes	No	Common	This job activates new accounts i.e. changes status from PENDING to ACTIVE.
TPE	Monetary Transactio ns	txnadv_bj _112_01	Advance Posting	No	Yes	No	Line	This process posts any advance batches open in the system. This process can be set to run periodicall y.
TPE	Monetary Transactio ns		ANNIVER SARY PROCES SING	No	Yes	No	Common	This process carries out the anniversa ry processin g for eligible accounts



Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
TPE	Monetary Transactio ns	txnbmt_bj _100_01	MONETA RY TRANSA CTIONS POSTING	No	Yes	No	Common	This process posts monetary transactio ns in the backgrou nd at the specified time interval.
TPE	Monetary Transactio ns	txnchg_bj _100_01	Chargeoff Processin g	No	Yes	No	Common	This process charges off eligible or scheduled for chargeoff accounts.
TPE	Monetary Transactio ns	txnchg_bj _100_03	Chargeoff reversal	No	Yes	No	Common	On posting charge off reversal transactio n, this process moves the remaining expense and fee from charge off balance to active balance.
TPE	Monetary Transactio ns	txncls_bj_ 100_01	VOID/ PAID ACCOUN T CLOSE PROCES SING	No	Yes	No	Common	This process closes void and paid off accounts.

Table 2-55	(Cont.	) Batch	Jobs	Available
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Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
TPE	Transactio		DUE DATES PROCES SING	No	Yes	No	Common	This process creates/ updates the due dates for the accounts in the system. In addition, this process can also do Asset Billing using asset paramete s defined for <b>Home</b> collateral. For more details, refer to Asset Billing Rate section.
TPE	Monetary Transactio ns	txnfpd_bj_ 100_01	FIRST PMT DEDUCTI ON PROCES SING	No	Yes	No	Common	This process posts the first payment deduction payment to the eligible accounts.
TPE	Monetary Transactio ns	txnfpr_bj_ 111_01	FIRST PMT REFUND PROCES SING	No	Yes	No	Loan	This process posts the first payment deduction payment to the eligible accounts.

Table 2-55 (Cont.) Ba	tch Jobs Available
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Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
TPE	Monetary Transactio ns		LATE CHARGE PROCES SING	No	Yes	No	Common	This process assesses late charge dependin g on the rules, for all accounts in the system.
TPE	Monetary Transactio ns	txnmtd_bj _100_01	MONTH END PROCES SING	No	Yes	No	Common	This process populates the month end balances and carries over the balances to next month.
TPE	Monetary Transactio ns	txnpmt_bj _100_01	Payment Posting	No	Yes	No	Common	This process does the daily accrual and delinquen cy processin g.
TPE	Monetary Transactio ns		PROMOTI ON END PROCES SING	No	Yes	No	Common	This process <b>ends</b> the promotion on the account.
TPE	Monetary Transactio ns	txnprm_bj _100_03	TLP PROMOTI ON CANCEL PROCES SING	No	Yes	No	Common	This process cancels the promotion on the account.
TPE	Monetary Transactio ns	txnrat_bj_ 100_01	RATE CHANGE PROCES SING	No	Yes	No	Common	This process changes the prevalent rate on an account.

Table 2-55	(Cont.)	Batch	Jobs	Available
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Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
TPE	Monetary Transactio ns		SCHEDU LE FOR CHARGE D OFF PROCES SING	No	Yes	No	Common	This process puts the <b>Schedule</b> for Charge Off condition on eligible accounts.
TPE	Monetary Transactio ns		TERMINA TION PROCES SING	No	Yes	No	Common	This process puts the <b>Paid</b> status on eligible accounts
TPE	Monetary Transactio ns	txnytd_bj_ 100_01	YEAR END PROCES SING	No	Yes	No	Common	This process populates the year end balances and carries over the balances to next year.
TPE	Usage Charge Processin g	TXNUSG _BJ_100_ 01	Billing Batch job to process and post lease usage/ rental fees on account	No	Yes	Yes	Common	This process is used to derive the billing amount to be charged for Lease Usage/ Rental based asset for consumed units calculated by the applicable charge matrix.

Table 2-55	(Cont.)	<b>Batch Jobs</b>	Available
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Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
TPE	MOCK BILLING/ DUE DATES PROCES SING	TXNMDT _BJ_100_ 01	MOCK BILLING/ DUE DATES PROCES SING	Yes	Yes	Yes	Common	This process generates the future dues/ balances based on the parameter s defined in the criteria. This batch job is a prerequisi te run for the mock statement s to get generated
TPE	CAPITALI ZATION PROCES SING	TXNCPT_ BJ_100_0 1	CAPITALI ZATION PROCES SING	Yes	Yes	Yes	Common	This process is used to capitalize the balance on all qualified accounts and is configure d to run after running the billing batch job.

Table 2-55	(Cont.)	Batch Jobs	Available
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Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
TPE	POST MATURIT Y EVER GREEN TRANSA CTION PROCES SING	TXNEGC _BJ_121_ 01	POST MATURIT Y EVER GREEN TRANSA CTION PROCES SING		Yes			This process is used to pick-up accounts matching the criteria for evergreen renewal, waits for maturity date based on grace days and posts Evergreen Lease transactio n.
TPE	CYCLE BASED COLLECT ION LATE FEE PROCES SING	TXNCBC _BJ_100_ 01	CYCLE BASED COLLECT ION LATE FEE PROCES SING	Yes	Yes	Yes	Common	This process facilitates to calculate <b>Cycle</b> <b>based</b> <b>Collectio</b> <b>n Late</b> <b>Fee</b> at account level and update the balances.
TPE	CYCLE BASED LATE FEE PROCES SING	TXNCBL_ BJ_100_0 1		Yes	Yes	Yes	Common	This process facilitates to calculate <b>Cycle</b> <b>Based</b> Late Fee at account level and update the balances.

Table 2-55	(Cont.)	<b>Batch Jobs</b>	Available
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Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
XPR	DEALER TRACK PRODUC ER LOAD	XPRPST_ EW_100_ 01		No	Yes	Yes	Common	This process dumps producer details maintaine d in the system into Dealer Track. System can either use MDB flow by generatin g outbound JMS message if system parameter <b>OUTBOU</b> ND_ DLR_ TRACK_ Q is set to Y or use existing flow by making database synchrono us outbound calls to producer data dump web service.

Table 2-55	(Cont.	) Batch Jobs	Available
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Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
XPR2	ROUTE ONE PRODUC ER LOAD	XPRPST_ EW_100_ 01		No	Yes	Yes	Common	This process dumps producer details maintaine d in the system into ROUTEO NE. System can either use MDB flow by generatin g outbound JMS message if system paramete <b>OUTBOU</b> ND_ ROUTEO ROUTEO ROU
LTR	CONDITI ONAL ADVERS E ACTION LETTER	LORACO _BJ_100_ 01	CONDITI ONAL ADVERS E ACTION LETTER GENERA TION	Yes	No	No	Loan	This process generates the adverse action letter for relevant applicatio ns.

Table 2-55	(Cont.)	<b>Batch Jobs</b>	Available
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Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
LTR	ADVERS E ACTION LETTER	LORADV_ BJ_100_0 1		Yes	No	No	Loan	This process generates the adverse action letter for relevant applicatio ns.
RPT	ACCOUN T LIST	ROPACC _EM_100 _01	ACCOUN T LIST	No	Yes	No	Common	
RPT	ADVANC E POSTING LIST	ROPADV_ EM_100_ 01		No	Yes	No	Common	
RPT	ASSET TRACKIN G DETAILS	ROPATK_ EM_100_ 01	ASSET TRACKIN G DETAILS	No	Yes	No	Common	
RPT	BANKRU PTCY ACCOUN T LIST	ROPBNK _EM_100 _01	BANKRU PTCY ACCOUN T LIST	No	Yes	No	Common	
RPT	COLLECT OR ACTIVITY DETAILS	ROPCOL _EM_100 _01	COLLECT OR ACTIVITY DETAILS	No	Yes	No	Common	
RPT	DEFICIE NCY ACCOUN T LIST	ROPDEF _EM_100 _01	DEFICIE NCY ACCOUN T LIST	No	Yes	No	Common	
RPT	DELINQU ENT ACCOUN T LIST	ROPDLQ _EM_100 _01	DELINQU ENT ACCOUN T LIST	No	Yes	No	Common	
RPT	FUNDING CONTRA CT LIST	ROPFUN _EM_100 _01	FUNDING CONTRA CT LIST	No	Yes	No	Common	
RPT	GL TXN DETAILS LIST	ROPGLI_ EM_100_ 01	GL TXN DETAILS LIST	No	Yes	No	Common	
RPT	APPLICA TIONS LIST	ROPORG _EM_100 _01	APPLICA TIONS LIST	No	Yes	No	Common	
RPT		ROPPAL_ EM_100_ 01	PAYMENT ALLOCAT ION POSTING DETAILS	No	Yes	No	Common	

 Table 2-55
 (Cont.) Batch Jobs Available



Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
RPT		ROPPMT _EM_100 _01	PAYMENT POSTING LIST	No	Yes	No	Common	
RPT	PAYABLE REQUISI TION LIST	ROPPRQ _EM_100 _01	PAYABLE REQUISI TION LIST	No	Yes	No	Common	
RPT	REPOSS SESION/ FORECL OSURE ACCOUN T LIST	ROPREP _EM_100 _01	REPOSS SESION/ FORECL OSURE ACCOUN T LIST	No	Yes	No	Common	
RPT	SCHEDU LE TO CHARGE OFF LIST	ROPSCH _EM_100 _01	SCHEDU LE TO CHARGE OFF LIST	No	Yes	No	Common	
RPT	TERMINA TION IN PROGRE SS LIST	ROPTIP_ EM_100_ 01	TERMINA TION IN PROGRE SS LIST	No	Yes	No	Common	
RPT	NON MONTET ARY TXN POSTING LIST	ROPTNM _EM_100 _01	NON MONTET ARY TXN POSTING LIST	No	Yes	No	Common	
RPT	MONTET ARY TXN POSTING LIST	_EM_100	MONTET ARY TXN POSTING LIST	No	Yes	No	Common	
RPT	BATCH JOB SETUP	CMNBJB _EM_100 _01	BATCH JOB SETUP	No	Yes	No	Common	
RPT	BATCH JOB LOG	CMNBJB _EM_100 _02	BATCH JOB LOG	No	Yes	No	Common	
RPT	NUMBER OF CREDIT APPLICA TIONS ENTERE D BY USER	OUNADE _EM_100 _01	NUMBER OF CREDIT APPLICA TIONS ENTERE D BY USER	No	Yes	No	Common	
RPT	CREDIT APPLICA TIONS IMAGES BY STATUS	OUNADE _EM_100 _02	CREDIT APPLICA TIONS IMAGES BY STATUS	No	Yes	No	Common	

 Table 2-55
 (Cont.) Batch Jobs Available

Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
RPT	UNDERW RITING STATUS BY MONTH AND PRODUC ER (LOAN)	OUNUND _EM_111 _11	UNDERW RITING STATUS BY MONTH AND PRODUC ER (LOAN)	No	Yes	No	Common	
RPT	UNDERW RITING STATUS BY MONTH AND UNDERW RITER (LOAN)	OUNUND _EM_111 _12	UNDERW RITING STATUS BY MONTH AND UNDERW RITER (LOAN)	No	Yes	No	Common	
RPT	UNDERW RITING STATUS BY MONTH (LOAN)	OUNUND _EM_111 _13	UNDERW RITING STATUS BY MONTH (LOAN)	No	Yes	No	Common	
RPT	UNDERW RITING STATUS BY UNDERW RITER (LOAN)	OUNUND _EM_111 _14	UNDERW RITING STATUS BY UNDERW RITER (LOAN)	No	Yes	No	Common	
RPT	UNDERW RITING STATUS BY MONTH AND PRODUC ER (LINE)	OUNUND _EM_112 _11	UNDERW RITING STATUS BY MONTH AND PRODUC ER (LINE)	No	Yes	No	Common	
RPT	UNDERW RITING STATUS BY MONTH AND UNDERW RITER (LINE)	OUNUND _EM_112 _12	UNDERW RITING STATUS BY MONTH AND UNDERW RITER (LINE)	No	Yes	No	Common	
RPT	UNDERW RITING STATUS BY MONTH (LINE)	OUNUND _EM_112 _13	UNDERW RITING STATUS BY MONTH (LINE)	No	Yes	No	Common	

Table 2-55	(Cont.) Batch	Jobs	Available



Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
RPT	UNDERW RITING STATUS BY UNDERW RITER (LINE)	OUNUND _EM_112 _14	UNDERW RITING STATUS BY UNDERW RITER (LINE)	No	Yes	No	Common	
RPT	UNDERW RITING STATUS BY MONTH AND PRODUC ER (LEASE)	OUNUND _EM_121 _11	UNDERW RITING STATUS BY MONTH AND PRODUC ER (LEASE)	No	Yes	No	Common	
RPT	UNDERW RITING STATUS BY MONTH AND UNDERW RITER (LEASE)	OUNUND _EM_121 _12	UNDERW RITING STATUS BY MONTH AND UNDERW RITER (LEASE)	No	Yes	No	Common	
RPT	UNDERW RITING STATUS BY MONTH (LEASE)	OUNUND _EM_121 _13	UNDERW RITING STATUS BY MONTH (LEASE)	No	Yes	No	Common	
RPT	UNDERW RITING STATUS BY UNDERW RITER (LOAN)	OUNUND _EM_121 _14	UNDERW RITING STATUS BY UNDERW RITER (LOAN)	Yes	No	No	Lease	
RPT	ACCOUN T PAYABLE (ORIGINA TION)	OFNAPY _EM_100 _01	ACCOUN T PAYABLE (ORIGINA TION)	Yes	No	No	Common	
RPT	ACCOUN T PAYABLE (SERVICI NG)	OFNAPY _EM_100 _02	ACCOUN T PAYABLE (SERVICI NG)	No	Yes	No	Common	
RPT	PRE- FUNDING CONTRA CTS (LOAN)	OFNFND _EM_111 _01	PRE- FUNDING CONTRA CTS (LOAN)	Yes	No	No	Loan	

 Table 2-55
 (Cont.) Batch Jobs Available



Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
RPT	FUNDED CONTRA CTS (LOAN)	OFNFND _EM_111 _02	FUNDED CONTRA CTS (LOAN)	Yes	No	No	Loan	
RPT	PRE- FUNDING CONTRA CTS (LINE)	OFNFND _EM_112 _01	PRE- FUNDING CONTRA CTS (LINE)	Yes	No	No	Loan	
RPT	FUNDED CONTRA CTS (LINE)	OFNFND _EM_112 _02	FUNDED CONTRA CTS (LINE)	Yes	No	No	Common	
RPT	PRE- FUNDING CONTRA CTS (LEASE)	OFNFND _EM_121 _01	PRE- FUNDING CONTRA CTS (LEASE)	Yes	No	No	Common	
RPT	FUNDED CONTRA CTS (LEASE)	OFNFND _EM_121 _02	FUNDED CONTRA CTS (LEASE)	Yes	No	No	Loan	
RPT	ACCOUN T PAYABLE LOG BY PRODUC ER	OCSAPP _EM_100 _01	ACCOUN T PAYABLE LOG BY PRODUC ER	Yes	No	No	Loan	
RPT	ACCOUN T PAYABLE LOG BY VENDOR	OCSAPV _EM_100 _01	ACCOUN T PAYABLE LOG BY VENDOR	Yes	No	No	Loan	
RPT	COLLATE RAL TRACKIN G LOG	OCSAST _EM_100 _01	COLLATE RAL TRACKIN G LOG	Yes	No	No	Common	
RPT	GL POSTING LOG	OCSGLI_ EM_100_ 01		Yes	No	No	Common	
RPT	PAYMENT POSTING (DAILY CASH) LOG	OCSPMT _EM_100 _01	PAYMENT POSTING (DAILY CASH) LOG	Yes	No	No	Common	
RPT		OCSPMT _EM_100 _02	PAYMENT POSTING ERROR LOG	Yes	No	No	Common	

Table 2-55	(Cont.)	<b>Batch Jobs</b>	Available
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Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
RPT	ACCOUN T LISTING (LOAN)	OCSACC _EM_111 _01	ACCOUN T LISTING (LOAN)	Yes	No	No	Loan	
RPT	EXCESS PAYMENT (REFUND ) LOG (LOAN)	OCSPMT _EM_111 _03	EXCESS PAYMENT (REFUND ) LOG (LOAN)	Yes	No	No	Loan	
RPT	PAYMENT HISTORY (LOAN)	OCSPMT _EM_111 _04	PAYMENT HISTORY (LOAN)	Yes	No	No	Loan	
RPT	PAYMENT ALLOCAT IONS LOG (LOAN)	OCSPMT _EM_111 _05	PAYMENT ALLOCAT IONS LOG (LOAN)	Yes	No	No	Loan	
RPT		OCSPMT _EM_111 _06	PAYMENT ALLOCAT IONS LOG BY GL POST DT (LOAN)	Yes	No	No	Loan	
RPT	PRODUC ER STATEME NT (LOAN)	OCSPSM _EM_111 _01	PRODUC ER STATEME NT (LOAN)	Yes	No	No	Loan	
RPT	PRODUC ER MONETA RY TXNS LOG BY GL POST DT (LOAN)	OCSPTX _EM_111 _01	PRODUC ER MONETA RY TXNS LOG BY GL POST DT (LOAN)	Yes	No	No	Loan	
RPT	SCHEDU LED FOR CHARGE OFF ACCOUN TS LOG (LOAN)	OCSSCH _EM_111 _01	SCHEDU LED FOR CHARGE OFF ACCOUN TS LOG (LOAN)	Yes	No	No	Loan	
RPT	AMORTIZ ED TXNS LOG BY GL POST DT (LOAN)	OCSTAM _EM_111 _01	AMORTIZ ED TXNS LOG BY GL POST DT (LOAN)	Yes	No	No	Loan	

Table 2-55	(Cont.)	Batch	Jobs	Available	
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Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
RPT	SCHEDU LED FOR TERMINA TION ACCOUN TS LOG (LOAN)	_EM_111	SCHEDU LED FOR TERMINA TION ACCOUN TS LOG (LOAN)	Yes	No	No	Loan	
RPT	MONETA RY TXNS LOG BY GL POST DT (LOAN)	OCSTXN _EM_111 _01	MONETA RY TXNS LOG BY GL POST DT (LOAN)	Yes	No	No	Loan	
RPT	ACCOUN T LISTING (LINE)	OCSACC _EM_112 _01	ACCOUN T LISTING (LINE)	Yes	No	No	Loan	
RPT	ADVANC E POSTING LOG (LINE)	OCSADV _EM_112 _01	ADVANC E POSTING LOG (LINE)	Yes	No	No	Loan	
RPT	ADVANC E POSTING ERROR LOG (LINE)	OCSADV _EM_112 _02	ADVANC E POSTING ERROR LOG (LINE)	Yes	No	No	Loan	
RPT	PAYMENT HISTORY (LINE)	OCSPMT _EM_112 _04	PAYMENT HISTORY (LINE)	Yes	No	No	Loan	
RPT	PAYMENT ALLOCAT IONS LOG (LINE)	OCSPMT _EM_112 _05	PAYMENT ALLOCAT IONS LOG (LINE)	Yes	No	No	Common	
RPT		OCSPMT _EM_112 _06	PAYMENT ALLOCAT IONS LOG BY GL POST DT (LINE)	Yes	No	No	Common	
RPT	SCHEDU LED FOR CHARGE OFF ACCOUN TS LOG (LINE)	OCSSCH _EM_112 _01	SCHEDU LED FOR CHARGE OFF ACCOUN TS LOG (LINE)	Yes	No	No	Common	

 Table 2-55
 (Cont.) Batch Jobs Available



Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
RPT	AMORTIZ ED TXNS LOG BY GL POST DT (LINE)	OCSTAM _EM_112 _01	AMORTIZ ED TXNS LOG BY GL POST DT (LINE)	Yes	No	No	Common	
RPT	SCHEDU LED FOR TERMINA TION ACCOUN TS LOG (LINE)	_EM_112	SCHEDU LED FOR TERMINA TION ACCOUN TS LOG (LINE)	Yes	No	No	Common	
RPT	MONETA RY TXNS LOG BY GL POST DT (LINE)	OCSTXN _EM_112 _01	MONETA RY TXNS LOG BY GL POST DT (LINE)	Yes	No	No	Common	
RPT	ACCOUN T LISTING (LEASE)	OCSACC _EM_121 _01	ACCOUN T LISTING (LEASE)	Yes	No	No	Common	
RPT		OCSPMT _EM_121 _04	PAYMENT HISTORY (LEASE)	Yes	No	No	Common	
RPT		OCSPMT _EM_121 _05	PAYMENT ALLOCAT IONS LOG (LEASE)	Yes	No	No	Common	
RPT		OCSPMT _EM_121 _06	PAYMENT ALLOCAT IONS LOG BY GL POST DT (LEASE)	Yes	No	No	Common	
RPT	SCHEDU	OCSSCH _EM_121 _01		Yes	No	No	Common	
RPT	AMORTIZ ED TXNS LOG BY GL POST DT (LEASE)	OCSTAM _EM_121 _01	AMORTIZ ED TXNS LOG BY GL POST DT (LEASE)	Yes	No	No	Common	

 Table 2-55
 (Cont.) Batch Jobs Available

Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
RPT	SCHEDU LED FOR TERMINA TION ACCOUN TS LOG (LEASE)	_EM_121	SCHEDU LED FOR TERMINA TION ACCOUN TS LOG (LEASE)	Yes	No	No	Common	
RPT	MONETA RY TXNS LOG BY GL POST DT (LEASE)	OCSTXN _EM_121 _01	MONETA RY TXNS LOG BY GL POST DT (LEASE)	Yes	No	No	Common	
RPT	BANKRU PTCY LOG	OCOBNK _EM_100 _01	BANKRU PTCY LOG	Yes	No	No	Common	
RPT	COLLECT OR ACTIVITY (DETAILE D) LOG	OCOCOL _EM_100 _01	COLLECT OR ACTIVITY (DETAILE D) LOG	No	No	Yes	Common	
RPT	COLLECT OR PRODUC TIVITY BY QUEUE	OCOCOL _EM_100 _02	COLLECT OR PRODUC TIVITY BY QUEUE	No	No	Yes	Common	
RPT	DELINQU ENCY ANALYSI S BY PRODUC ER	OCOCOL _EM_100 _03	DELINQU ENCY ANALYSI S BY PRODUC ER	No	No	Yes	Common	
RPT	DELINQU ENCY ANALYSI S BY CREDIT GRADE	OCOCOL _EM_100 _04	DELINQU ENCY ANALYSI S BY CREDIT GRADE	No	No	Yes	Common	
RPT	DELINQU ENCY ANALYSI S BY STATE	OCOCOL _EM_100 _05		No	No	Yes	Common	
RPT		OCOCOL _EM_100 _06		No	No	Yes	Common	
RPT	COLLECT OR ACTIVITY LOG	OCOCOL _EM_100 _07		No	No	Yes	Common	

 Table 2-55
 (Cont.) Batch Jobs Available



Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
RPT	DEFICIE NCY LOG	OCODEF _EM_100 _01	DEFICIE NCY LOG	No	No	Yes	Common	
RPT	DELINQU ENCY LOG	OCODLQ _EM_100 _01	DELINQU ENCY LOG	No	No	Yes	Common	
RPT	REPOSS ESSION/ FORECL OSURE LOG	OCOREP _EM_100 _01	REPOSS ESSION/ FORECL OSURE LOG	No	No	Yes	Common	
RPT	NON MONETA RY TXNS LOG	OCOTNM _EM_100 _01	NON MONETA RY TXNS LOG	No	No	Yes	Common	
RPT	VENDOR INVOICE LOG	OCOVIN_ EM_100_ 01	VENDOR INVOICE LOG	No	No	Yes	Common	
RPT	VENDOR WORK ORDER LOG	OCOVNA _EM_100 _01	VENDOR WORK ORDER LOG	No	No	Yes	Common	
RPT	POOL DELINQU ENCY SUMMAR Y (LOAN)	OCSSEC _EM_111 _01	POOL DELINQU ENCY SUMMAR Y (LOAN)	No	Yes	No	Common	
RPT	POOL DEFAULT S (NON LIQUIDAT ED) (LOAN)	OCSSEC _EM_111 _02	POOL DEFAULT S (NON LIQUIDAT ED) (LOAN)	No	Yes	No	Common	
RPT	POOL PAYOFFS (LOAN)	OCSSEC _EM_111 _03	POOL PAYOFFS (LOAN)	No	Yes	No	Common	
RPT	POOL RECOVE RY (LOAN)	OCSSEC _EM_111 _04	POOL RECOVE RY (LOAN)	No	Yes	No	Common	
RPT	POOL DELINQU ENCY (LOAN)	OCSSEC _EM_111 _05	POOL DELINQU ENCY (LOAN)	No	Yes	No	Common	
RPT	POOL REPURC HASED ACCOUN TS (LOAN)	OCSSEC _EM_111 _06	POOL REPURC HASED ACCOUN TS (LOAN)	No	Yes	No	Common	

Table 2-55 (Cont.) Batch Jobs Available

Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
RPT	POOL MONTHL Y ACTIVITY	OCSSEC _EM_111 _07	POOL MONTHL Y ACTIVITY	No	Yes	No	Common	
	(LOAN)		(LOAN)					
RPT	POOL LIQUIDAT ED CONTRA CTS (LOAN)	OCSSEC _EM_111 _08	POOL LIQUIDAT ED CONTRA CTS (LOAN)	No	Yes	No	Common	
RPT	POOL TXNS LOG BY GL POST DT (LOAN)	OCSSEC _EM_111 _09	POOL TXNS LOG BY GL POST DT (LOAN)	No	Yes	No	Common	
SETQRT	Real time Queues processin g	QCSPRC _BJ_100_ 02	Real time Queues processin g	No	Yes	Yes	Common	This batch job processes queues marked as real time based on refresh frequency setup in the job set.
ТАМ	MONTH END COMPEN SATION DISBURS EMENT PROCES SING	TPRCOM _BJ_100_ 01		No	Yes	No	Common	
ТАМ	PRODUC ER STATEME NTS	_BJ_100_	PRODUC ER STATEME NTS	No	Yes	No	Common	
ТАМ	PRODUC ER STATUS CHANGE	TPRSTA_ BJ_100_0 1	PRODUC ER STATUS CHANGE	No	Yes	No	Common	

 Table 2-55
 (Cont.) Batch Jobs Available

Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
ΤΑΜ	Depreciati on calculator batch job	TAMDEP_ BJ_121_0 1		Yes	Yes	Yes	Lease	This process is used to calculate the delta depreciati on value of the asset from previous to current period (current indicator is set as <b>Y</b> by default).
ТАМ	Amortizati on schedule batch job	TAMIMP_ BJ_100_0 1	IMPUTED INTERES T AMORTIZ ATION TRANSA CTIONS PROCES SING	Yes	Yes	Yes	Common	This process is used to generate Amortizati on schedule based on imputed interest rate for loan contracts with Imputed Interest
TPE	Escrow Analysis & Disburse ments	TXNCHG _BJ_100_ 02	CHARGE OFF PROCES SING FOR ACTIVE ACCOUN TS	No	Yes	No	Common	This package contains procedure s related to Batch Job for chargeoff processin g
ESC	ESCROW ANALYSI S POSTING	TESANL_ BJ_100_0 1		No	Yrs	No	Common	This package contains procedure s related to Batch Job for escrow analysis processin g

Table 2-55	(Cont.)	Batch Job	s Available
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Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
ESC	CREATE BATCHES FOR CUSTOM ER REFUND REQUES T	TESANL_ BJ_100_0 2		No	Yes	No	Common	This package contains procedure s related to Batch Job for escrow analysis processin g
ESC	COMPUT E CONTRO LS FOR CUSTOM ER REFUND REQUES T BATCHES	TESANL_ BJ_100_0 4	COMPUT E CONTRO LS FOR CUSTOM ER REFUND REQUES T BATCHES	No	Yes	No	Common	
ESC		TESANL_ BJ_100_0 5	ESCROW COMPLIA NCE CHECKIN G	No	Yes	No	Common	
ESC	CREATE PAYABLE REQUISI TIONS FROM APPROV ED DISBURS EMENT REQUES TS	TESDSB_ BJ_100_0 1		No	Yes	No	Common	
PUR		PACARC_ BJ_100_0 1		No	Yes	No	Common	
EVE	BATCH EVENTS FOR ACCOUN TS	EVBACC _BJ_100_ 01	BATCH EVENTS FOR ACCOUN TS		Yes			
EVE	BATCH EVENTS FOR APPLICA TIONS	EVBAPP_ BJ_100_0 1	BATCH EVENTS FOR APPLICA TIONS	Yes				

Table 2-55	(Cont.) Batch Jobs	Available



Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
EVE	MAIN BATCH JOB FOR BATCH EVENTS PROCES SING	EVBPRC _BJ_100_ 01	MAIN BATCH JOB FOR BATCH EVENTS PROCES SING		Yes			
ODD2	BATCH JOB TO GENERA TE METRO 2 DATA	CBUUTL_ BJ_100_0 2		Yes				
ODD2	BATCH JOB FOR CREATIN G METRO 2 DATA FILE	CBUUTL_ BJ_100_0 3		Yes				
ODD2	THIRD PARTY ACH PROCES SING	ACTPRC_ BJ_100_0 1			Yes			
ODD2	THIRD PARTY OUTPUT DATA DUMP SERVICI NG	ACTPRC_ BJ_100_0 1			Yes			This process pulls the customer account details shared in input data files for processin g.
ESC	JOB TO GENERA TE ESCROW DISCLOS URE STATEME NT	OEDPRC _BJ_100_ 01	JOB TO GENERA TE ESCROW DISCLOS URE STATEME NT		Yes			-
EDF	ADR FILE	EDFADR_ BJ_100_0 1	ADR FILE		Yes			
EDF	IVR FILE	EDFIVR_ BJ_100_0 1	IVR FILE		Yes			

Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
TPE	CONTRA CTUAL PROMOTI ON CANCEL PROCES SING	TXNPRM _BJ_100_ 04	CONTRA CTUAL PROMOTI ON CANCEL PROCES SING		Yes			
TPE	RATE CHANGE PROCES SING FOR BACKDAT ED INDEXES	TXNRAT_ BJ_100_0 2	RATE CHANGE PROCES SING FOR BACKDAT ED INDEXES		Yes			
RDB1	LOAD ACCOUN T RELATED DATA INTO T TABLES	RACDMP _BJ_100_ 01			Yes			
TPE		TXNINS_ BJ_100_0 1	EXPIRED INSURAN CE PROCES SING		Yes			
ADT	UPDATE ROWID IN AUDIT TABLE (RUN THIS JOB AFTER EXPORTI MPORT OF TABLES)	ADTPRC _BJ_100_ 01	UPDATE ROWID IN AUDIT TABLE (RUN THIS JOB AFTER EXPORTI MPORT OF TABLES)		Yes			
RDB1	LOAD INSURAN CE DATA TO T TABLES	RINDMP_ BJ_100_0 1	LOAD INSURAN CE DATA TO T TABLES		Yes			
AGS	SALE LEAD AGING	AGSSAL_ BJ_100_0 1		Yes				
BOD	PROCES S PARKED TRANSA CTIONS	JOBBOD _BJ_000_ 02	PROCES S PARKED TRANSA CTIONS		Yes			

Table 2-55 (Cont.) Batch Jobs Available



Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
BOD	MARK SYSTEM FOR BEGININ G OF DAY	JOBBOD _BJ_000_ 01	MARK SYSTEM FOR BEGININ G OF DAY		Yes			
EOD	SET SYSTEM MODE TO END-OF- DAY	JOBEOD _BJ_000_ 01	SET SYSTEM MODE TO END-OF- DAY		Yes			
ACR	DAILY TRIAL BALANC E DATA	TABACC_ BJ_100_0 1			Yes			
LTR2	RATE CHANGE PRE- INTIMATI ON LETTER	LCSRAT_ BJ_100_0 1			Yes			
BLK	BULK UPLOAD FOR PRICING SETUP	BLKPRP_ BJ_100_0 1		Yes				
BLK	BULK UPLOAD FOR GL ATTRIBU TES	BLKGLS_ BJ_100_0 1					Common	
BLK	BULK UPLOAD FOR GL TRANSLA TION	BLKGLS_ BJ_100_0 2					Common	
BLK	BULK UPLOAD FOR GL TRANSA CTION TYPES	BLKGLS_ BJ_100_0 3					Common	
BLK	BULK UPLOAD FOR GL TRANSA CTION LINKS	BLKGLS_ BJ_100_0 4					Common	

 Table 2-55
 (Cont.) Batch Jobs Available



Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
ODD2	RATE CHANGE LETTER FILE	OLSRAT_ BJ_100_0 1			Yes			
TPE	EXPIRED DRAW PERIOD PROCES SING (STAGE FUNDED LOANS)	TXNDRW _BJ_111_ 01			Yes			
ODD2	DEALER SUBVEN TION STATEME NTS	OPSSBV _BJ_100_ 01	DEALER SUBVEN TION STATEME NTS GENERA TION				Common	
ТАМ	SUBVEN TION RECEIVA BLE PROCES SING (PAY AS GO)	TPRSBV_ BJ_100_0 1					Common	
ODD2	PRODUC ER CHECK PRINT	OPCPRC _BJ_100_ 01	PRODUC ER CHECK PRINT GENERA TION				Common	
BSR	BEHAVIO RAL SCORIN G	BSRPRC _BJ_100_ 01	BEHAVIO RAL SCORIN G		Yes			
AGE	TRANSA CTION IN WAITING FOR APPROV AL AGING	TXNAGE _BJ_100_ 01	TRANSA CTION IN WAITING FOR APPROV AL AGING PROCES S		Yes			

Table 2-55	(Cont.) Batch Jobs	Available
	(	

Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
ACR	PREPAR E BATCH DATA FOR INTERES T	TXNACR_ BJ_100_0 2			Yes			
	ACCRUA L AND DELINQU ENCY		ACCRUA L AND DELINQU ENCY PROCES SING					
PDC	POST DATED CHECKS	PDCPRC _BJ_100_ 01	POST DATED CHECKS		Yes			
PDC	PENDING PDC	PDCPND _BJ_100_ 01	PENDING PDC PROCES SING		Yes			
LTR2	PDC RENEWA L	LCSPDC_ BJ_100_0 1			Yes			
	LETTER		LETTER GENERA TION					
DOT	APPLICA TION DOCUME NT LOAD	DOLPRC _BJ_000_ 02	APPLICA TION DOCUME NT LOAD	Yes				
ODD2	ONE TIME ACH POST DATED PAYMENT LETTER	OLSPDP_ BJ_100_0 1			Yes			
ODD2	OUTPUT DATA DUMP SERVICI NG	OSTPRC _BJ_100_ 02	MASTER CUSTOM ER STATEME NT GENERA TION		Yes			This process is used to generate consolidat ed Account statement s associate d for each Master Account.

 Table 2-55
 (Cont.) Batch Jobs Available

Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
WFP	BILLING	WTXBIL_ BJ_132_0 1			Yes			
WFP	DELINQU ENCY	WTXDLQ _BJ_132_ 01			Yes			
WFP	LATE CHARGE	WTXLTC_ BJ_132_0 1			Yes			
WFP	STATEME NT	WTXPSG _BJ_132_ 01			Yes			
WFP	RATE CHANGE	WTXRAT _BJ_132_ 01			Yes			
WFP	TERMINA TION	WTXTIP_ BJ_132_0 1			Yes			
TPE	PERIODI C MAINTAI NENCE FEE	TXNPMF _BJ_100_ 01	PERIODI C MAINTAI NENCE FEE PROCES SING					
WFP	UNIT UPLOAD	WUPPRC _BJ_132_ 01					Common	
ODD2	BATCH JOB FOR MONTHL Y HANDSO FF FILE FOR SIMAH	CBUUTL_ BJ_100_0 4						
PUR	PURGE ALL PTT TABLES	PTTPRC_ BJ_100_0 1	PURGE				Common	

 Table 2-55
 (Cont.) Batch Jobs Available

Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
TPE	BATCH JOB FOR SETTING MATURE D ACCOUN T CONDITI ON	TXNMAC _BJ_100_ 01			Yes			
TPE	NON REFUND GL	TXNRFD_ BJ_100_0 1					Common	
TPE	PAYMENT ARRANG EMENT	TXNPAP_ BJ_100_0 1			Yes			
TPE	DELAY FEE	TXNDLY_ BJ_100_0 1			Yes			
TPE	STATEME NT PAST MATURIT Y	TXNSTM _BJ_100_ 01			Yes			
TPE	BLACK BOOK INTERFA CE	VEVBBK_ BJ_100_0 1					Common	
LBT	BULK NSF PAYMENT REVERS ALS	TXNNSF_ BJ_100_0 1						
ACR	STOP INTERES T ACCRUA L	TXNACR_ BJ_100_0 3			Yes			
QRT	CUSTOM ER SERVICE REAL TIME QUEUE	QCSPRC _BJ_100_ 02	CUSTOM ER SERVICE REAL TIME QUEUE PROCES SING		Yes			

 Table 2-55
 (Cont.) Batch Jobs Available



Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
ODD2	OUTBOU ND CUSTOM ER EXTRACT S TO PAYMENT AGENCIE S	OCPPRC _BJ_100_ 01	OUTBOU ND CUSTOM ER EXTRACT S TO PAYMENT AGENCIE S		Yes			This process generates <b>Custome</b> r Payment File Extract file with individual account dues or consolidat ed dues at Master account level in column definitions
ODD2	MASTER ACCOUN T CUSTOM ER MOCK STATEME NT GENERA TION	OMSPRC _BJ_100_ 01		Yes	Yes	Yes	Common	This process generates Asset billing Mock Statement s based on preferenc es defined in Contract.
IFP	OFFLINE CALL ACTIVITY POSTING	ICAPRC_ BJ_100_0 1			Yes			
ACR	RE- START INTERES T ACCRUA L	TXNACR_ BJ_100_0 4			Yes			
IFP	UPLOAD TRANSA CTIONS	ITUPRC_ BJ_100_0 1	UPLOAD TRANSA CTIONS		Yes			
IFP	POST UPLOAD ED TRANSA CTIONS	ITUPRC_ BJ_100_0 2	POST UPLOAD ED TRANSA CTIONS		Yes			

Table 2-55	(Cont.) Batch Jobs	Available



Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
IFP	INPUT FILE PROCES SING - CURREN CY EXCHAN GE RATE FILE UPLOAD	ICEPRC_ BJ_100_0 1	CURREN CY EXCHAN GE RATE FILE UPLOAD	Yes	Yes	Yes	Common	This process extracts currency exchange rates from desired source at scheduled intervals.
IFP	INPUT FILE PROCES SING - INPUT DATA INSERTI ON	IDDPRC_ BJ_000_0 1			Yes			This process updates customer account informatio n correspon ding to the details received from external system. Ex: Bankruptc y details in External Interface screen or Cure Letter details in Account Informatio n screen.
IFP	INPUT FILE PROCES SING	IPIPRC_B J_100_01		Yes	Yes	Yes	Common	This process uploads input file with PII data into the data masking screen.

Table 2-55	(Cont.)	Batch Jo	bs Available
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Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
IFP	INPUT FILE PROCES SING	IUHPRC_ BJ_100_0 1		Yes	Yes	Yes	Common	This process uploads asset usage details into the system. Driven through Setup > Data File tab, when placed in correspon ding folder and batch job is run, system processes the file and loads in <b>External</b> <b>Interface</b> <b>s</b> tab.

Table 2-55	(Cont.) Batch Jobs Ava	ilable
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Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
IFP	INPUT FILE PROCESS SING	ICPPRC_ BJ_100_0 1	CUSTOM		Yes	Yes	Common	This process uploads customer/ business based payment details and are displayed in Payment Entry screen with Multi Account check box selected. The status of Payment batch is updated based on the value of system parameter PMT_BAT CH_PO STING (PAYMEN T BATCH POSTING (PAYMEN T BATCH POSTING (PAYMEN T BATCH POSTING PREFER ENCE). If the value is set to <b>P</b> (POSTED ), payment job request is submitted and payment is posted. On successfu I posting, the payment record is available in Payment

Table 2-55	(Cont.) Batch Jobs Available	
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Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
								Maintena nce screen.
IFP	INPUT FILE PROCES SING	ISCPRC_ BJ_100_0 1	SECURIT IZATION POOL FILE UPLOAD		Yes			This process reads the Securitiza tion upload file and either attach or detach the accounts of the Pool.
IFP	INPUT FILE PROCES SING	IADPRC_ BJ_100_0 1	ACCOUN T DUES FILE UPLOAD		Yes			This process reads the input file to derive future prorated due on a particular account. For more informatio n refer to <b>Proration</b> of Future Account Dues section in Dashboar d > Process Files.
PUR	ARCHIVE PURGE JOB SET	PJRPAC_ BJ_100_0 1	PURGE ACCOUN TS DATA	Yes	Yes	Yes	Common	This process purges accounts data in archival tables based on the days defined in system parameter PAC_PUR GE_DAYS

Table 2-55	(Cont.)	Batch Jobs	Available
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Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
PUR	ARCHIVE PURGE JOB SET	PJRPAP_ BJ_100_0 1	PURGE APPLICA TION DATA	Yes	Yes	Yes	Common	This process purges applicatio n data in archival tables based on the days defined in system parameter PAC_PUR GE_DAYS
PUR	ARCHIVE PURGE JOB SET	PJRPGL_ BJ_100_0 1		Yes	Yes	Yes	Common	This process general ledger transactio n data in archival tables based on the days defined in system parameter PAC_PUR GE_DAYS
PUR	ARCHIVE PURGE JOB SET	PJRPPA_ BJ_100_0 1		Yes	Yes	Yes	Common	This process purges pools and its transactio ns data in archival tables based on the days defined in system parameter PAC_PUR GE_DAYS

Table 2-55	(Cont.)	) Batch	Jobs	Available
		, Daton	0005	Available



Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
PUR	ARCHIVE PURGE JOB SET	PJRPPX_ BJ_100_0 1		Yes	Yes	Yes	Common	This process purges producer transactio n data in archival tables based on the days defined in system parameter PAC_PUR GE_DAYS
PUR	ARCHIVE PURGE JOB SET	PJRPTX_ BJ_100_0 1		Yes	Yes	Yes	Common	This process purges account transactio n data in archival tables based on the days defined in system parameter PAC_PUR GE_DAYS
PUR	ARCHIVE PURGE JOB SET	PJRPVA_ BJ_100_0 1		Yes	Yes	Yes	Common	This process purges vendor assignme nt data in archival tables based on the days defined in system parameter PAC_PUR GE_DAYS

Table 2-55	(Cont.) Batch Jobs Available



Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
REV1	Revenue Recogniti on job set	REVREC _BJ_100_ 01	DAILY REVENU E RECOGN ITION PROCES SING	Yes	Yes	Yes	Common	This process is used to validate if Account Revenue Recogniti on Equity is <b>greater</b> <b>than or</b> <b>equal to</b> Target Revenue Recogniti on Equity and update the Current Qualificati on Indicator.

Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
REV2	Revenue Recogniti on job set	REVREC _BJ_100_ 02	MONTH END REVENU E RECOGN ITION PROCES SING	Yes	Yes	Yes	Common	This process is used to validate the status of Account Revenue Recognitio on Qualifier indicator and update the following fields: • Acco unt Reve nue Reco gnitio n Qualifi ier Mont h Enco indica tor (after mont h end proce ssing ) • Acco unt Reve nue Reco gnitio n Qualifi ier Mont h Enco indica tor (after mont h end proce ssing ) • Acco unt Reve nue Reco gnitio n Qualifi ier Mont h Enco indica tor (after mont h end proce ssing ) • Acco unt Reve nue Reco gnitio n Qualifi ier Mont h Enco indica tor (after mont h end proce ssing ) • Acco unt Reve nue Reco gnitio n Qualifi ier Bate • Last Acco unt Reve nue Reco gnitio n Qualifi ier Date

Table 2-55	(Cont.)	<b>Batch Jobs</b>	Available
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Engine Type	Descripti on	Batch Job	Descripti on	Originati on	Servicing	Collectio n	Product	Commen t
								ier Date
SETEVE	BATCH EVENTS PROCES SING	EVEPRC _BJ_100_ 01	BATCH EVENTS PROCES SING	Yes	Yes	Yes	Common	This process is used for BATCH EVENTS PROCES SING for the Entities Account/ Applicatio n/Assets.
SETEVE2	EVENTS PROCES SING FOR CUSTOM ER AND BUSINES S	EVEPRC _BJ_100_ 03	BATCH EVENTS PROCES SING (CUSTOM ER AND BUSINES S ENTITIES )	Yes	Yes	Yes	Common	This process is used for BATCH EVENTS PROCES SING for the Entities Customer/ Business/ Vendors/ Producers

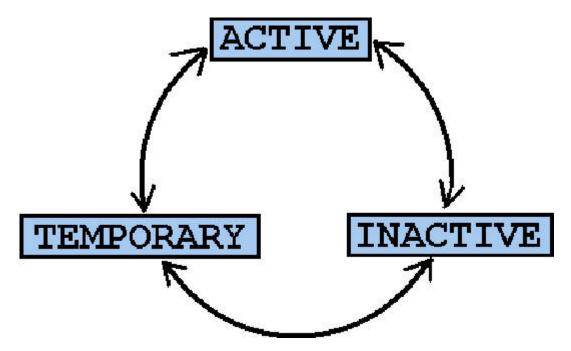
Table 2-55 (Cont.) Batch Jobs Available

# 2.11 Producer Cycles

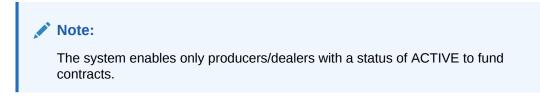
The Producer setup screen enables you to define the dealer or producer status cycle. This tells the system which status a producer can cycle through. (This information is recorded in the Status field on the Producers section of the Producer setup screen.

For example,

### Figure 2-23 Producer Cycle



The Producer Setup screen also defines the user responsibilities capable of changing the producer status.



### To set up Producer Cycles

- On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup > Administration > System > Producer Cycles.
- 2. The system displays the Producer Cycles screen. The producer cycle screen contains three section:
  - Cycle Definition
  - Current/Next Status
  - Status Change Responsibilities



	Producer Cycles ×									X
DashBoard										
> Origination	Cycle Definition									
Servicing	View - Format -	Freeze	Detach	ل Wrap	69					
> Collections	Cyde	Type	La contra	den unde	48					
> WFP	PRO		ICER CYCLE							
> Tools										
Setup	Current/ Next S	tatus						-	Add 📃 View	🖋 Audit
4 Setup 🔺	View - Format -	Freeze	Detach	Wrap	65					-
-4 Administration	Current Code		hand I	Next Co						
4 System	ACTIVE			ACTIVE						
System Parameter	ACTIVE			INACTI	/E					
Lookups	ACTIVE			TEMPOR	LARY					
User Defined Tables	INACTIVE			ACTIVE						
Audit Tables	INACTIVE			INACTI						
User Defined Defaults	INACTIVE			TEMPOR						
Transaction Codes E	TEMPORARY			ACTIVE						
Data Files	TEMPORARY			INACTI						
Dedupe Securitization	TEMPORARY			WEMPOF	LARY					
	•									
Events Batch Jobs										
Producer Cycles	Status Change F	Responsibilities	5					de Add ,	Edit View	V Aud
Vendors	View - Format -	Freeze	Detach	Wrap لي	(2)					
Collection Cycles	Responsibility		See.						ed Ind	
Reports	ALL							Y		
Error Messages										
Translations										
4 User	Status Change F	Responsibilities	5							
Organization								🕞 Save and Stay	Save and Return	Betu
Companies										
Access						<ul> <li>Responsibility ALL</li> </ul>	-	1		
Users						* Allowed Ind		2		
Credit Bureau						Polowed Ind [*]				
Correspondence										
General Ledger										
Queues										
Printers										
Bank Details										
Check Details										
Standard Payees										
Currencies										

Figure 2-24 Producer Cycles

3. In the **Cycle Definitions** section, you can view the following information.

Table 2-56 Cycle Definitions

Field	View This
Cycle	Displays the cycle name.
Туре	Displays the cycle type.

 In the Cycle/Next Status section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

### Table 2-57 Cycle/Next Status

Field	Do this
Current Code	Select the current code from which you need to perform transition, from the drop-down list.
Next Code	Select the code to which you need to perform transition, from the drop-down list.

- 5. Perform any of the Basic Actions mentioned in Navigation chapter.
- In the Status Change Responsibilities section, perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields is given below:

### Table 2-58 Status Change Responsibilities

Field	Do this
Responsibility Code	Select the responsibility that will be capable of executing this transition, from the drop-down list.



#### Table 2-58 (Cont.) Status Change Responsibilities

Field	Do this
Allowed Indicator	Check this box to enable the responsibility to execute the transition.

# 2.12 Vendors

During the life of an account, a financial institution might require the use of specialized services of a vendor for various purposes; for example, repossessing a vehicle, retaining an attorney for bankruptcy court proceedings, or making field calls. With the system's Vendors screen, you can define the following:

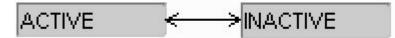
- Cycles Tab
- Vendor Services Tab
- Vendor Fees Tab
- Invoice Rules tab

### 2.12.1 Cycles Tab

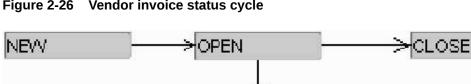
The Cycle link allows you to define the various vendor cycles and the responsibilities that can gain access to the various transactions in each cycle. The different categories are:

You can define vendor status cycle and restrict the status change based on responsibility.





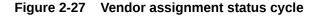
You can define vendor invoice status cycle and restrict the status change based on responsibility.

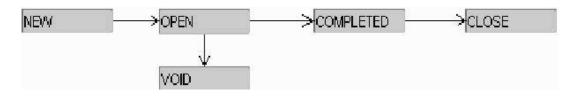


YOD

#### Figure 2-26 Vendor invoice status cycle

You can define vendor assignment status cycle and restrict the status change based on responsibility.







You can define vendor invoice payment status cycle and restrict the status change based on responsibility.

### Figure 2-28 Vendor invoice payment status cycle



### To set up the vendor cycles

- Click Setup > Setup > Administration > System > Vendors > Cycles. The screen contains three sections:
  - Status Cycle
  - Current/Next Status
  - Status Change Responsibilities

### Figure 2-29 Vendor cycles

anu 🔮	Status Cycle		di Add ∥ Edt
oard		Freeze 🛗 Detach 🛛 🚽 Wrap 🛛 🚱	
ation	Cycle	Туре	Order Type
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	VEN_COLLECTION	VENDOR ASSIGNMENT STATUS CYCLE	ALL
tions	VEN CYC 2	VENDOR ASSIGNMENT STATUS CYCLE	IMPOUND INVOLUNTARY REPOSSESSION
	VEN_REPO	VENDOR ASSIGNMENT STATUS CYCLE	REPOSSESSION
	Status Cycle		
stem *			🕞 Save and Add 🛛 🔒 Save and Stay 🔄 Save and Return 🔇 🧔 Beturn
System Parameter Lookups E User Defined Tables	* Cycle		Type VENDOR ASSIGNMENT STATUS CYCLE * Order Type ALL
Audit Tables User Defined Defaults	Current/ Next Status	Freeze 🔐 Detach 🚽 Wrap 🚱	💠 <u>A</u> dd 🥒 <u>E</u> dt 📃 <u>yl</u> ew 🥪 Aydit
Transaction Codes	Current Code	Next Code Action Code	Result Code
Data Files Dedupe Securitization	No data to display.		
Events	Status Change Responsi	hilities	🗣 Add 🥒 Edit 📃 Vjew 🔗 Audit
Batch Jobs			
Securitization	Status Change Responsi	<b>bilities</b> Freeze 武Detach 실 Wrap 🚱	<b>◆</b> ±64

2. In the **Status Cycle** section, perform any of the **Basic Operations** mentioned in Navigation chapter.

A brief description of the fields are given below:

### Table 2-59 Status Cycle

Field	View this				
Cycle	Specify the status cycle for the vendor.				
Туре	Displays the type of vendor assignment status cycle.				
Order Type	Select the work order type for the vendor from the drop-down list.				

- 3. Perform any of the Basic Actions mentioned in Navigation chapter.
- 4. In the **Current/Next Status** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

### Table 2-60 Vendor cycles

Field	Do this
Current Code	Select the current code from which you need to transition, from the drop-down list
Next Code	Select the Next status code to which you need to transition, from the drop-down list
Action Code	Select the call activity action code from the drop down list.
Result Code	Depending on the call activity action code, you can select the result code from the drop down list.

### Note:

When there is a change in status from Current to Next, system posts respective call activity on the account based on selected Action and Result code.

- Perform any of the Basic Actions mentioned in Navigation chapter. 5.
- In the Status Change Responsibilities section, perform any of the Basic Operations 6. mentioned in Navigation chapter:

4	brief	C	lescri	pti	on	of	the	fie	ds	İS	given	be	low:
---	-------	---	--------	-----	----	----	-----	-----	----	----	-------	----	------

### Table 2-61 Status Change Responsibilities

Field	Do this
Allowed	Select <b>Yes</b> to enable the responsibility to execute the transition and <b>No</b> to disable
Responsibility	Select the responsibility that will be capable of executing this transition (from current code to the next code), from the drop-down list.

7. Perform any of the Basic Actions mentioned in Navigation chapter.

### 2.12.2 Vendor Services Tab

The Vendor Service screen enables you to establish the links between the service type, vendor group, and the work order type. It records which vendor groups can provide which type of services and which service type belongs to which work order types.

For each service type (Service Type field), there can be multiple vendor groups and/or multiple work order type(s).Each vendor (Group field) can belong to one or multiple vendor group(s).

- Click Setup > Setup > Administration > System > Vendors > Vendor Services. The 1. screen contains three sections:
  - Services .
  - Vendor Groups .
  - Work Order Types



RACLE Financial Services Le	nding and Leasing			Melcome, VAVA1	DYA 👻 🥰 Sign Qut [QA]
DashBoard	Vendors ×				×
Origination	Cycles Vendor Services				
Servicing					
Collections	Services				
	View - Format - 🔂 🔲 Freeze 🚮 Detach 剑 Wrap	64			
WFP	Service Type				Enabled
Tools	ATTORNEY FEE				Y
etup	TRANSPORT OF UNIT AUCTION/SALE CHARGES				3
Setup	SEARCH BMV/DMV RECORDS				Y
Administration     System     System Parameter	BOND CHARGES				Y
Lookups	Vendor Groups			- An a star	📃 View 🔗 Audit
User Defined Tables		25			- Tien Anne
Audit Tables	View 👻 Format 👻 🔛 Freeze 🛃 Detach 🛛 dd Wrap	63			
User Defined Defaults Transaction Codes	Group				
Data Files	ATTORNEY				
Dedupe	BANKRUPTCY TRUSTEE				
Securitization					
Events	Vendor Groups				
Batch Jobs				🕞 Save and Add 📄 Save and Stay 📄 Save a	nd Return 🛛 🖓 Retun
Producer Cycles Vendors					
Collection Cycles			* Group		
Reports					
Error Messages	Work Order Types			💠 Add 🥒 Edit	📃 View 🔗 Audit
Translations	View 👻 Format 💌 🔛 👘 Freeze 🔛 Detach 🛛 🖓 Wrap	ea			
4 User	Work Order Type	Transaction			
Organization Companies	BANKRUPTCY COLLECTION	LEGAL BANKRUPTCY EXPENSES			
Access	RECOVERY	REPOSSESSION EXPENSES REPOSSESSION EXPENSES			
Users					
Credit Bureau					
Correspondence					
General Ledger					

2. In the **Services** section, you can view the following information:

### Table 2-62 Services

Field	View this
Service Type	Displays the service type.
Enabled	Displays if the service is enabled or not.

 In the Vendor Groups section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

### Table 2-63 Vendor Groups

Field	Do this
Group	Select the vendor group from the drop-down list.

- 4. Perform any of the Basic Actions mentioned in Navigation chapter.
- In the Work Order Types section, perform any of the Basic Operations mentioned in Navigation chapter: A brief description of the fields is given below:

### Table 2-64 Work Order Types

Field	Do this
Work Order Type	Select the work order type from the drop-down list.
Transaction	Select the associated transaction for the service type from the drop-down list.

6. Perform any of the Basic Actions mentioned in Navigation chapter.

## 2.12.3 Vendor Fees Tab

The Vendor Fees tab allows you to define fee structure (with specific amount) for each service offered by specific vendor. The defined fees is auto populated as the estimated cost of the assignment when a specific vendor and service is selected during work order creation.

### To define vendor fees

1. Click Setup > Setup > Administration > System > Vendors > Vendor Fees. The screen consists of Vendor Service Fee Definition section with option to define vendor fees.

											_
SEARCH BY NAME		dors <sub>×</sub>									×
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Collections		Start Dt	End Dt	Enabled	Amt		Vendor Group	Vendor		Services	
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> WFP		01/01/2000	12/31/4000	Y	10.00		ATTORNEY	PA-02001-MA		ATTORNEY FEE	
Tools		08/01/2016	12/31/4000	Y	7.00		ATTORNEY	PR-03002-TES	T_VENDOR	ATTORNEY FEE	
ietup		01/01/2000	12/31/4000 12/31/4000	Y	9.00		REPO AGENCY ATTORNEY	ALL		REPOSSESSION ATTORNEY FEE	
⊿ System		4	12/31/4000		200.00		ATTORNET	ALL		ATTORNETTEE	
System Parameter											
Lookups	Ve	endor Servi	ce Fee Definition								
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User Defined Defaults Transaction Codes		* Start Dt 08	/05/2016			Sele	ction Criteria		* Company	ALL	
Data Files		* End Dt 12	/31/4000		*****			_	* Branch	ALL	
Dedupe		* Enabled			* Vendor ALL Group			Veno		ALL	
Securitization		* Amt 0.0	00		* Vendor				Channel	ALL	
Events		, and one			* Services			-	* State	ALL	
Batch Jobs					Dervices						

Figure 2-31 Vendor Fees

 In the Vendor Service Fee Definition section, perform any of the Basic Operations mentioned in Navigation chapter.
 A brief description of the fields is given below:

A brief description of the fields is given below:

Field	Do this
Start Dt	System defaults the current date as the start date. You can modify the same to a future date using the adjoining calendar.
End Dt	Specify the end date from the adjoining Calendar.
Enabled	Select the check box to enable the fee structure.
Amt	Specify the amount charged by the vendor for a specific service.
Selection Criteria	
Vendor Group	Select the vendor group from the drop-down list. You can also select <b>ALL</b> (default option) if the fee structure is applicable across vendor groups.



Field	Do this
Vendor	Select the vendor from the drop-down list. You can also select <b>ALL</b> if you have selected the <b>Vendor Group</b> as <b>ALL</b> . The list is sorted depending on the vendor group selected.
Services	Select the service from the drop-down list. The list is sorted depending on the services offered by the selected Vendor.
Company	System defaults this value based on the vendor selected. You can also select the required company from the drop-down list.
Branch	System defaults this value based on the vendor selected. You can also select the required branch from the drop-down list.
Vendor Channel	System defaults this value based on the vendor selected. You can also select the required vendor channel from the drop-down list.
State	System defaults the state in which the vendor operates. You can also select the state from the drop-down list.

Table 2-65 (Cont.) Vendor Service Fee Definition

3. Perform any of the Basic Actions mentioned in Navigation chapter.

### 2.12.4 Invoice Rules tab

The Invoice Rules tab allows you to define state specific rules with a combination of service and work order status. This helps to decide if a particular service fees in a work order is **Collectable or Not** from the customer.

When the same combination of service, work order status and state is detected during auto invoice validation, the **Collectible** check box in Vendors > Invoice tab > Invoice Details section is selected. Further, the collectible amount is posted as an expense on the customer account.

#### To define invoice rules

- 1. Click Setup > Setup > Administration > System > Vendors > Invoice Rules.
- 2. In the **Invoice Rules** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

### Table 2-66 Invoice Rules

Field	Do this
Service	Select the service from the drop-down list. The list consists of services offered by Vendors which can be associated with a work order.
Work Order Status	Select the work order status from the drop-down list.
Close Reason	Select the close reason from the drop-down list. This field is enabled only if the work order status is selected as <b>CLOSE</b> .



Field	Do this
State	Select the state from the drop-down list. The selection here indicates that the state rules allow to collect the service fee for selected service from the customer.
Enabled	Select the check box to enable the invoice rule.

### Table 2-66 (Cont.) Invoice Rules

3. Perform any of the Basic Actions mentioned in Navigation chapter.

# 2.13 Reports

The Reports screen allows you to setup reports in the system.

### To set up the Reports

- Click Setup > Setup > Administration > System > Reports link. The system displays the Report screen. The details are grouped into two:
  - Reports
  - Report Parameters
- 2. In the **Reports** section, perform any of the Basic Operations mentioned in Navigation chapter.

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Producer Ordes Vondors Collection Cycles     Report Format · Collection Parameter     Preze Collection Parameter     Detach     Wrap     Image: Collection Parameter Sub Type     Default     Sort     Enabled       Error Nescope Translations     User     Vonder Sub display.     Parameter Sub Type     Default     Sort     Enabled								
Vendurs Vendur	Producer Orcles						🕂 Add 🖉 Edit	∐ ⊻iew 🔗
Collection Cycles Reports Error Messages No data to display. Translations User User		View 👻 Format 👻 🔛	Freeze 🚮 Detach 🛛 🖓 Wrap	62				
Error Messages No data to display.		>						
Translations	Reports	Parameter C	escription	Parameter Type	Parameter Sub Type	Default	Sort	Enabled
⊿ User		o data to display.						
	User Organization							
Companies Arrese	Users							
Access	Credit Bureau							
Access Users								
Access Users Credit Bureau								
Access Users Credit Burau Correspondence								
Access Users Credit Bureau Correspondence General Ledger								
Access Users Oradi Buraau Correspondence General Ledger Queues								
Access Users Credit Bureau Correspondence General Lodger Queues Printers								
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Access Users Credit Bureau Correspondence General Ledger Quoues Printers Bank Details Check Details								
Access Users Orde Bureau Orrespondence General Ledger Queues Printes Berk Details Shandard Payees Currencies	Zip Codes							

### Figure 2-32 Reports

A brief description of the fields is given below:



Field	Do this
Code	Specify the code of the report.
Description	Specify the description of the report.
Package	Specify the package.
Module	Select the code of the report from the drop-down list.
System Defined Yes/ No	Select <b>Yes</b> , if you wish to maintain the Report as system defined and <b>No</b> , if you do not want to maintain it as system defined. System defined entries cannot be modified. If the entry is not system defined, then it can be modified.
Enabled	Check this box to enable the report definition.

### Table 2-67 Reports

- 3. Perform any of the Basic Actions mentioned in Navigation chapter.
- In the Report Parameters section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

#### Table 2-68 Report Parameters

Field	Do this
Parameter	Specify the parameter code of the report.
Description	Specify the description of the parameter.
Parameter Type	Select the parameter type of the report from the drop-down list.
Parameter Sub Type	Select the parameter sub type of the report from the drop-down list.
Default	Specify the default value for the report parameter (value to initially populate, or used if no value is supplied) (optional).
Sort	Specify the sort order for the look up code. This determines the order these report parameters are displayed or processed.
Enabled	Check this box to enable the report definition.

5. Perform any of the Basic Actions mentioned in Navigation chapter.

# 2.14 Error Messages

In the Error Messages Setup screen, you can translate or modify the text of error messages. the system displays all messages as they appear to the system users in the Error Message section's Message field.

New messages created with the Error Messages screen can then be translated with the **Setup** > **Setup** > **Administration** > **System** > **Translation** > **Message Translation** screen.

### To set up the Error Messages Setup screen

 Click Setup > Setup > Administration > System > Error Messages. The system displays the Error Message screen.



- On the Error Messages Setup screen's Error Type section, use the Error Type field to select the error type. These are the categories of error messages available for creating or editing.
- 3. The error messages associated with the error type you selected appear in the Error Message section.
- 4. In the Error Messages section, perform any of the Basic Operations mentioned in Navigation chapter.

DashBoard		Error Messages ×											6	XC
> Origination														
Servicing		Error Message												
Collections		View + Format +	Freeze	Detach	لي Wrap	62								
		Error Type												
> WFP		SERVER MESSAGE CLIENT ERROR												-,
> Tools		CLIENT MESSAGE												
Setup		CLIENT QUESTION												
Setup		SERVER ERROR												
Administration														
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Dedupe		SYS	SYS	SYS	TX		000003	Transaction Posting			● Yes ○ N			
Securitization									ber - ~ACC_NBR~ , Tr	ansaction				
Events		SYS	SYS	SYS	TX	N	000004	Posting Failed			Yes  N			
Batch Jobs Producer Cycles	4	SYS	SYS	SYS	TX	N	000005	Transaction Posting	Failed		Yes  N			
Vendors		SYS	SYS	SYS	TN	IM	000006		Transaction Posting Fa		Yes N			
Collection Cycles		SYS	SYS	SYS	TN	IM	000007	***** Transaction P	osting Successful ****	*	Yes  N	o Y		
Reports		SYS	SYS	SYS	TN	IM	800000	Transaction Posting			Yes  N	Y		
Error Messages		SYS	SYS	SYS	TN	M	000009	Invalid Account Num Posting Failed	ber - ~ACC_NBR~ , Tr	ansaction	● Yes ◎ N	Y		
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Organization		Error Message												
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Printers														
Bank Details Check Details														
Standard Payees														
Currencies														

Figure 2-33 Error Messages

A brief description of the fields is given below:

Table 2-69 Error Messages

Field	Do this
Region	Specify the region code.
Country	Specify the country code.
Customer	Specify the customer code.
Engine	Specify the engine code.
Error Code	Specify the error code.
System Defined	Displays whether the record is system defined or not.
Enabled	Check this box to enable the data error message.
Error Message	Specify the error message.

5. Perform any of the Basic Actions mentioned in Navigation chapter.

# 2.15 Translation

You can setup translation properties.

### **Navigating to Translation**

- 1. Click Setup > Setup > Administration > System > Translation. The system displays the Translation screen.
- 2. In this screen you can Setup Translation and Translate Error Messages in the following tabs:
- Setup Translation
- Message Translation Setup

## 2.15.1 Setup Translation

In the Setup Translation tab, you can translate the contents of a predefined list of setup description fields into a different language.

After you translate an entry in the Translation Data section, the system adds the new data to the setup form.

### To set up the Translation Setup

- 1. Click Setup > Setup > Administration > System > Translation > Setup Translation.
- 2. In the **Language** section, you can select the language for which you need to setup the translation.

Financial Service	SL	ending and Le	asing								
DashBoard	Ì	Translations X									X
Origination											
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tup		AUDIT TABLE COLU	MNS								~
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Dedupe		AJITHA QUEUE	UNDEFINED	UNDEFINED	UNDEFINED	UNDEFINED	UNDEFINED	Yes No	Y	APPLICATION ENT	APPLICA
Securitization		AJK	UNDEFINED	UNDEFINED	UNDEFINED	UNDEFINED	UNDEFINED	Yes No	Y	ннн	HHH
Events Batch Jobs		APPROVED_APP	UNDEFINED	UNDEFINED	UNDEFINED	UNDEFINED	UNDEFINED	Ves No	Y	APPROVED / CON	APPROV
Producer Cycles	1	B-1	UNDEFINED	UNDEFINED	UNDEFINED	UNDEFINED	UNDEFINED	Ves No	Y	Q-1	Q-1
Vendors		BKRP_CH_13	UNDEFINED	UNDEFINED	UNDEFINED	UNDEFINED	UNDEFINED	Ves No	Y	BANKRUPTCY QUE.	BANKRU
Collection Cycles		BKRP_CH_7	UNDEFINED	UNDEFINED	UNDEFINED	UNDEFINED	UNDEFINED	Ves No	Y	BANKRUPTCY QUE.	BANKRU
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Standard Payees			Key 3 UN			Desc 1	30 DAYS DELQ ACCO	JNTS	Desc 4		
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4 Products	•		Key 5 UN Key 6 UN			Desc 2 Translation 2					

### Figure 2-34 Translation Setup



### Note:

For more information, refer Language setup at the end of this chapter.

- 3. In the **Source Type** section, you can select the source (or location in the system) of the item you want to translate.
- 4. Click Populate All in the Source Type section and the system loads the setup data descriptions in the Translation section screen for the selected source type. If you have new entries and are unsure as to which setup items have been updated since the last translation, click Populate All, the system loads the additional data for all items with no impact to the previously translated data for any of the entries.
- 5. In the Translation Data section, Select:
  - All to view all the records (both translated and un-translated) in the Translation Data section.
  - Translated to view all the translated records in the Translation Data section.
  - Un Translated to view all the un-translated records in the Translation Data section.
- 6. In the **Translation Data** section, perform any of the **Basic Operations** mentioned in Navigation chapter.

Note:

You cannot add a new record.

A brief description of the fields is given below:

Field	Do this
Key 1	Displays the first reference key value.
Key 2	Displays the second reference key value.
Key 3	Displays the third reference key value.
Key 4	Displays the fourth reference key value.
Key 5	Displays the fifth reference key value.
Key 6	Displays the sixth reference key value.
System Defined	Select <b>Yes</b> , if you wish to maintain the data as system defined and <b>No</b> , if you do not want to maintain it as system defined.
Enabled	Check this box to indicate that the record is active.
Desc 1 Translation 1	Specify the first translated description.
Desc 2 Translation 2	Specify the second translated description.
Desc 3 Translation 3	Specify the third translated description.
Desc 4 Translation 4	Specify the fourth translated description.

#### Table 2-70 Translation Data

7. Perform any of the Basic Actions mentioned in Navigation chapter.



## 2.15.2 Message Translation Setup

In the Message Translation tab, you can translate the contents of a predefined list of error messages into a different language.

After you translate an entry in the Error Message section, the system adds the new data to the error message.

#### To set up the Message Translation Setup

- 1. Click Setup > Setup > Administration > System > Translation > Message Translation.
- 2. In the Language section, you can select the language for which the translation needs to be done.

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Currencies						Currencies								
Zip Codes						The Onderson								

Figure 2-35 Message Translation Setup

### Note:

For more information, refer **Language** setup at the end of this chapter.

- 3. In the **Error Type**, you can select the type of error message you want to translate.
- 4. Click Populate All in the Error Type section and the system loads the error messages in the Error Message section for the selected error type. If you have new entries and are unsure as to which error messages have been updated since the last translation, click Populate All, the system loads the additional data for all items with no impact to the previously translated data for any of the entries.



- 5. In the Error Message section, select:
  - All to view all the records (both translated and un-translated) in the Error Message section.
  - Translated to view all the translated records in the Error Message section.
  - **Untranslated** to view all the un-translated records in the Error Message section.
- 6. In the Error Message section, perform any of the Basic Operations mentioned in Navigation chapter.



You cannot add a new record.

A brief description of the fields is given below:

Field	Do this
Region	Displays the region code.
Country	Displays the country code.
Customer	Displays the customer code.
Engine	Displays the engine name.
Error Code	Displays the error code.
System Defined	Check this box to indicate that the record is system defined.
Enabled	Check this box to indicate that the record is active.
Message	Specify the error message.
English Translation	Specify the English translated description.

Table 2-71 Error Message

7. Perform any of the Basic Actions mentioned in Navigation chapter.

#### Language setup

On the Lookup master tab's Lookup Types screen, you can add other languages to the TRD\_LANGUAGE\_CD lookup type and perform translations for those languages.

However, translated data only appears in one language, which is defined by the User Language parameter. This parameter can be defined in the system configuration file, typically named DBKWEB.CFG, which defines the parameter as:

Parameter: otherparams=ORA\_USER=<schema\_name> USR\_LANG=<native language>

### Note:

<native language> should match lookup codes in the TRD\_LANGUAGE\_CD lookup type on the Administration form's Lookups screen.

The system supports the following pre-defined list of setup items for translation:

1. Asset Sub Types

- 2. Asset Types
- 3. Assignments
- 4. Audit Table Columns
- 5. Audit Tables
- 6. Call Action Result Types
- 7. Call Action Types
- 8. Checklist Action Types
- 9. Checklist Types
- 10. Commission Plans
- 11. Companies
- **12.** Company Branch Departments
- 13. Company Branches
- 14. Compensation Plans
- 15. Credit Bureau Score Reasons
- 16. Credit Models
- 17. Credit Scoring Parameters
- 18. Edits
- 19. Escrow Disburse Rules
- 20. Escrow Sub Types
- **21.** Flex Table Attributes
- 22. Flex Tables
- 23. GL Transaction Types
- 24. GL Translators
- 25. Job Sets
- 26. Jobs
- 27. Lookup Codes
- 28. Lookup Types
- 29. Portfolio Companies
- 30. Portfolio Company Branches
- 31. Producers
- 32. Product Instruments
- 33. Product Insurances
- 34. Product Pricings
- 35. Products
- 36. Promotions
- 37. Spreads
- 38. Standard Correspondences
- 39. Standard Document Definitions



- 40. Standard Element Definitions
- **41.** Standard Function Definitions
- 42. Transaction Codes
- **43.** Error Messages
- 44. Org. Fees

## 2.16 Label Configuration

The Label Configuration screen facilitates for field label customizations to modify the default field's label which are provided as part of seed data during product installation / upgrade. Using this screen, you can modify the field's User Defined Label, update Tool tip, set Default Value (if required), set display (Y/N) option and enable / disable the field. The changes done here are populated to respective screen in the application.

#### Note:

- Label configuration is controlled by the value defined for system parameter UIX\_CUSTOM\_LABEL\_ENABLED\_IND and indicates whether configurable option is enabled or not.
- Also the Update button in Label Configuration screen is enabled only if UIX\_CUSTOM\_LABEL\_ENABLED\_IND is set to Y.

Field in the UI are categorized into two types:

- Base fields these are default fields in the UI consisting of both mandatory and nonmandatory fields.
- User Defined Fields these are additional fields provided in disabled status which can be enabled and customized as required.

Note the following:

- Configuring field details is only an optional functionality and has to be used sensitively.
- Field customizations are to be done cautiously and is recommended to be performed by someone who is well-versed with the product. For example, label change of a particular field is to be done at both **Section** and **Header** block to avoid inconsistency.
- Field customizations are to be performed at your sole discretion and OFSLL is not responsible for any impact/damage/mismatch in the data being represented or resulting out of this change.

The Label Configuration screen displays all the Base and User defined fields provided for the below listed screens and its sub tabs. Apart from base fields, there are additional **User Defined Fields** provided with the below combination in disabled status.

- 10 free text fields User Defined Field Char
- 30 numeric fields User Defined Field Num
- 10 date fields User Defined Field Date

List of screens enabled with the above User Defined Fields for configuration:

Producer Screen



- Customer Service > Checklists > Checklist Types, Action Regular sub tab, and Action -Document sub tab.
- Customer Service > Correspondence > Correspondences sub tab, Documents sub tab, and Document Elements sub tab.
- Customer Service > Letters
- Customer Service > Collateral
- Customer Service > Account Details
- Servicing > Collateral Management > Collateral Details
- Conversion Accounts > Account Boarding > Collateral and Account Details sub tab
- Origination > Underwriting > Bureau > Report Header sub tab and all 10 sub tabs

### Note:

The corresponding web services are also enhanced to include the User Defined Fields. Refer to swagger web service release documentation available in OTN library (https:// docs.oracle.com/cd/F22291\_01/webservice.htm).

Ensure that the field(s) for which label changes are to be done is enabled in the UI from Access setup screen. For more information, refer to Field Access Definition section.

You can update the field properties for all the user defined fields. For Base -non mandatory fields, you can set the display (Y/N) option, define as mandatory / non mandatory and enable or disable the same in UI.

The below table indicates the supported field update options based on field type.

Parameter	Base Field	User Defined Field	Comment
Label change	Allowed to modify	Allowed to modify	
Data Type	Not allowed to modify - Display only	Not allowed to modify - Display only	Default data type supported by the field
Default Value	Allowed to modify	Allowed to modify	No default value
Required	Not allowed to modify	Allowed to modify	
Display (Yes/ No)	Allowed to modify for non-mandatory fields	Allowed to modify for non-mandatory fields	Cannot modify mandatory Base field

#### Table 2-72 The supported field update options based on field type

The Label Configuration screen displays the field records based on specific combination of **Language** and **Division**. By default the combination is set to **ALL** and can further be filtered by selecting required combination from respective drop-down list.

Note that the Label Configuration done for a specific division (for example US01) is displayed to those users who are mapped to the same division (US01). Else, the default labels defined for **ALL** division is displayed.

After updating the required changes in Label Configuration screen, you need to logout and relogin for changes to appear in respective UI. This is basically to refresh session cache and fetch the updated field information from database server. Though, there is **Update** option, clicking on the same only refreshes the cache and reloads the record.

#### To customize Label Configuration

1. Click Setup > Setup > Administration > System > Label Configuration.

	×									×	₫o
abel Configurat	tion							🖉 Edit	View	Aud	jit
View - Format -	Freeze	Detach	Wrap 🙀 Langua 🕼	ge	Division		💌 🚯 Load 🚯 Update				
Language	Division	Object Type	Object Name	Field Name	Data Type	User Defined Label	Tooltip	Required	Display (Yes /No)	Enabled	d
ENGLISH	OD-001	FIELD	UprPonVO	PcnUdf2Num	NUMBER.	User Defined Field Num 2	Enter the User Defined Field Num 2	N	N	Y	Í.
ENGLISH	OD-001	FIELD	UprPcnVO	PcnUdf3Char	VARCHAR	User Defined Field Char 3	Enter the User Defined Field Char 3	N	N	Y	1
ENGLISH	OD-001	FIELD	UprPcnVO	PcnUdf3Date	DATE	User Defined Field Date 3	Enter the User Defined Field Date 3	N	Y	Y	
ENGLISH	OD-001	FIELD	UprPcnVO	PcnUdf3Num	NUMBER	User Defined Field Num 3	Enter the User Defined Field Num 3	N	Y	Y	
ENGLISH	OD-001	FIELD	UprPcnVO	PcnUdf4Char	VARCHAR	User Defined Field Char 4	Enter the User Defined Field Char 4	N	Y	Y	
ENGLISH	OD-001	FIELD	UprPcnVO	PcnUdf4Date	DATE	User Defined Field Date 4	Enter the User Defined Field Date 4	N	N	Y	
ENGLISH	OD-001	FIELD	UprPcnVO	PcnUdf4Num	NUMBER	User Defined Field Num 4	Enter the User Defined Field Num 4	N	N	Y	
ENGLISH	OD-001	FIELD	UprPcnVO	PcnUdf5Char	VARCHAR	User Defined Field Char 5	Enter the User Defined Field Char 5	N	N	Y	
ENGLISH	OD-001	FIELD	UprPcnVO	PcnUdf5Date	DATE	User Defined Field Date 5	Enter the User Defined Field Date 5	N	N	Y	
ENGLISH	OD-001	FIELD	UprPcnVO	PcnUdf5Num	NUMBER	User Defined Field Num 5	Enter the User Defined Field Num 5	N	N	Y	
ENGLISH	OD-001	FIELD	UprPcnVO	PcnUdf6Char	VARCHAR	User Defined Field Char 6	Enter the User Defined Field Char 6	N	N	Y	
ENGLISH	OD-001	FIELD	UprPonVO	PcnUdf7Char	VARCHAR	User Defined Field Char 7	Enter the User Defined Field Char 7	N	N	Y	
ENGLISH	OD-001	FIELD	UprPanVO	PcnUdf8Char	VARCHAR	User Defined Field Char 8	Enter the User Defined Field Char 8	N	N	Y	
ENGLISH	OD-001	FIELD	UprPcnVO	PcnUdf9Char	VARCHAR	User Defined Field Char 9	Enter the User Defined Field Char 9	N	N	Y	
ENGLISH	OD-001	FIELD	UprProAchVO	DspAchAccountBicCd	VARCHAR	BIC	UNDEFINED	N	Y	Y	
4					III					•	

Figure 2-36 Label Configuration

- 2. To filter the records in Label Configuration section, select the required combination of Language and Division from the drop-down list and click Load.
- Select the required record and click Edit. You can also perform any of the Basic Operations mentioned in Navigation chapter. While looking for a specific field to customize, you might notice multiple records with similar data since one record is populated in section and other on header. Carefully differentiate and select the required record for update.

A brief description of the fields is given below:

Field	Do this
Language	View the language category of the field.
Division	View the division category of the field.
Object Type	View the type of object category of the field such as Tab / Field / Button / Header / Sub header.
Object Name	View the object name maintained in database.
Field Name	View the field name maintained in database.
User Defined Label	Specify the field label name to be updated in the UI.
Tooltip	Enter the tooltip indicating the type of value to be populated for the field. The same is displayed on mouse over.
Default Value	Specify the default value to be populated in UI.
	Based on field type, the default value set to UNDEFINED for varchar, 0 for Number, and system date for Date.
Required	Check this box to mark the field as mandatory for input in UI.

Table 2-73Label Configuration

Field	Do this
Display (Yes /No)	Check this box to display the field in UI. By default, the same checked for Base - non mandatory fields.
	<b>Note</b> : Option defined here takes precedence with the display (Y/ N) option selected in Setup > Administration > Access > Screen > Field Access Configuration tab.
System Required	Y indicates the field is system required and other parameters such as Required, Display, and Enabled options are disabled.
	N indicates the field is user configurable.
Enabled	Check this box to enable the field and apply the label configuration changes on save.

#### Table 2-73 (Cont.) Label Configuration

- 4. Perform any of the Basic Actions mentioned in Navigation chapter.
- 5. Click **Update**. System refreshes the cache automatically and fetches the updated field details from database server to display in header section.

## 2.17 Seed Data

Seed data in general is referred to as any data delivered with the standard product installation and is required to be present in the production environment for application to work properly. Seed data basically consists of Table with its associated data that are uploaded into the system through DAT files.

Seed Data screen in Oracle Financial Services Lending and Leasing displays the seed data details maintained in the system along with the updated seed data provided with the latest release or patch installation.

Note that, when you upgrade OFSLL from an existing version to higher version,

- New seed data provided as part of that release is automatically updated into the system.
- Seed data which are modified from previous release to current release needs to be manually accepted and updated into the system.

The modified seed data can have updates on base tables and/or its associated data and the changes can either be updated or skipped depending on the need.

#### Navigating to Seed Data screen

- Click Setup > Setup > Administration > System > Seed Data. The system displays the Seed Data screen.
- 2. On this screen you can do the following:
  - View the factory shipped seed data and update/skip the seed data differences between existing and updated seed data in **Factory Data** tab.
  - View the customized (i.e. changed or configured) seed data as part of implementation in **Current Data** tab.
  - View the differences between Factory data and Current data in **Comparison Data** tab
  - Download all or only the required table specific seed data in **Download Data** tab.

This section consists of the following topics:



- Factory Data
- Current Data
- Comparison Data
- Download Data

## 2.17.1 Factory Data

The Factory Data tab displays the list of both existing and updated seed data which are provided though release/patch installation. In the Factory Data tab you can select and update only the required seed data changes into the respective seed data tables. During update, you can also skip the seed data changes for later updates (if required).

Accordingly, you can sort the view in Factory Data tab by selecting **Skipped**, **Update** or **All** options to display the list of corresponding seed data.

In the **Patch** # drop-down list, you can further sort the list to display **ALL** the seed data or only the additions or updates available as part of latest patch which has seed data changes.

#### **To View Factory Data**

Click Setup > Setup > Administration > System > Seed Data > Factory Data tab.

EARCH MENU	60	Seed Data ×								
		Factory Data Current Data 0	Comparison Data							
DashBoard										
Origination		Factory Data			10	1.1.1.1	eful consideration before changing, it might affect system behavior.	1 Ve		
Servicing		WARNING: INSERT WILINSERT THE	new setup data and l	PDATE WI	modity existing setu	p data. Please give can	erui consideration before changing, it might affect system benavior.	Insert O Update O		
Collections		View - Format -	Freeze Detad	n JV	Vrap 🔂 F	Patch # ALL	•			
WFP		4								
Tools		Table	Туре	Key Column	Key Column Type	Other Columns	Other Column Types	Count		
etup		FLEX_TABLE_ATTRIBUTES					NUMBER [VARCHAR2]VARCHAR2]VARCHAR2]VARCHAR2]NUMBER [VARCHAR2]VARCHARC2]VARCHARAZ]VARCHAR2]VARCHAR2]VARCHARAZ]VARCHARAZ]VARCHARAZ]VARCHARAZVARAZVARCHARAZVARCHARAZVARCHARAZVARCHARAZVA			
Reports Error Messages	1	JOB_SETS	COMBINATION	BS_CODE	VARCHAR2	JBS_DESC[JBS_EN	VARCHAR2[VARCHAR2]VARCHAR2[VARCHAR2]VARCHAR2[VARCHAR2]VARCHAR2]VARCHAR2]VARCHAR2[VARCHAR2]VARCHAR2]VARCHAR2]VARCHAR2[VARCHAR2]VARCHAR2]VARCHAR2]VARCHAR2]VARCHAR2[VARCHAR2]VARCHARZ]VARVARZ	DATEIDA 3		
Translations Seed Data		Factory Data Details								
4 User Organization		View 🔻 Format 👻 🔢	Freeze 🛃 Detad	v lly i	Vrap 🚱			<u> </u>		
Companies		4								
Access		Select 🕅 Key Column Data		Other Colu	umn Data					
Credit Bureau		SET-GRI1		GRI INTER	FACE JOBS Y ROOT	ALWAYS DAILY DAILY	COMPLETED 05/01/2016 10:00:00 08/08/2016 10:00:18 08/09/2003 10:00:00 N			
Correspondence		SET-GRI2		GET CASE	UPDATES WEBSERV	ICE TRIGGERING Y RO	OT [ALWAYS [MINUTE] 30MIN [COMPLETED [05/01/2016 10:00:00 [08/08/2016 10:00:18]	08/09/2016 10:00:0D N		
General Ledger		SET-VEN		VENDOR A	SSIGNMENT ALLOCA	ATTON PROCESSING IN	ROOT  ALWAYS DAILY DAILY COMPLETED 05/01/2016 10:00:00 08/08/2016 10:00:18	ALDD+00+01 5002/90/90		

#### Figure 2-37 Seed Data\_Factory

The Factory Data section displays the list of seed data with the following details:

Field	View this
Table	Displays the seed data table name.
Туре	Displays the category of seed data as either System or Combination Data.
Key Column	Displays the unique identifier columns.
Key Column Type	Displays the unique identifier column data types.
Other Columns	Displays the non unique identifier column names.

#### Table 2-74 Factory Data



Field	View this
Other Column Types	Displays the non unique identifier column data types.
Count	Displays the total count of updated records in the seed data table.

### Table 2-74 (Cont.) Factory Data

The **Factory Data Details** section displays the associated data of the selected seed data table along with the following details:

#### Table 2-75 Factory Data Details

Field	View this
Key Column Data	Displays the unique identifier column names.
Other Column Data	Displays the non unique identifier column names.
Patch #	Displays the patch number with which the seed data changes are identified.
Status	Displays the current status of seed data as one of the following:
	INSERT: This status indicates new seed data.
	<b>UPDATE</b> : This status indicates if there are changes in the record when compared to the seed data released in previous patch.
	<b>POSTED</b> : This status indicates that the seed data changes are updated into the main tables and is subsequently updated from previous status - SKIPPED OR UPDATE OR INSERT.
	<b>SKIPPED</b> : This status indicates that the seed data is not updated into the main tables
	<b>DEPRECATED</b> - This status indicates that the seed data is no longer used.

In the **Factory Data** tab, you can click (1) (refresh) to fetch the latest details and click **View** to display the detailed information of the selected record.

This section consists of the following topic:

Update/Skip Seed Data

### 2.17.1.1 Update/Skip Seed Data

The **Update** option in the Factory Data tab allows you to replace the existing seed data with the current update. However, ensure to double check the details before performing **Update** operation since the same can have significant impact on system behaviour.

### To Update/Skip Data

- 1. In the **Factory Data** tab, select **Update**. System displays those records which can be updated to the existing seed data tables.
- 2. Inspect the required record in Factory Data section with the Factory Data Details in subsequent section.



- 3. Select the required record to be updated by clicking on the adjacent check box. You can also click **Select All** to select all the records.
- 4. Do one of the following:
  - Click **Update Data**. This action updates the existing seed data with the updated seed data provided as part of the current patch release.
  - Click Skip Data. This action skips the seed data changes received as a part of the patch release. The skipped records can be viewed by selecting Skipped option in Factory Data tab. However, the same can further be updated into the system, by selecting Update Data.
- 5. Click **Yes** in confirmation dialog to confirm the setup data changes. On successful update, system does the following:
  - When individual records are selected and updated, the same is removed from Factory Data Details section and the **Count** column in Factory Data section is updated with the remaining number of records.
  - In case of Bulk update, the record is removed from Factory Data tab.

## 2.17.2 Current Data

The Current data tab displays the customized seed data which are changed or configured as part of implementation. In the **Current Data** tab, you can click ((refresh)) to fetch the latest details and click **View** to display the detailed information of the selected record.

Additionally you can click **Refresh Data** to pull the seed data details from the production system and update the current seed data tables.

#### **To View Current Data**

Click Setup > Setup > Administration > System > Seed Data > Current Data tab.

EARCH MENU	Seed Data ×									2
	Factory Data	Current Data Com	parison	Data						
DashBoard										
Origination	Current									∯ew
Servicina	View 👻 F	ormat 👻 🛃 🔲 Fr	eeze	Detach 🚽	Wrap 🔂 👸	Refresh Data				
Collections	4								B	
and the second second	Table		Туре	Key Column	Key Column Type	Other Columns	Other Column Types	Count	Last Refreshed Dt	
WFP	SEPA_TA	G_MSG_MAPPING	CO	SMM_MSG_TYPE S.	VARCHAR2/VARC	SMM_TABLE_NAM	VARCHAR2 VARCHAR2 VARCHAR2 VARCHAR2 VARC	171	03/23/2017 10:05:13 AM	-
Tools	CREDIT	BUREAU_PARAMETERS	CO	CRP_CRB_PARAM.	VARCHAR2 VARC	CRP_VALUE CRP	VARCHAR2 VARCHAR2	159	03/23/2017 10:05:13 AM	=
tup	CREDIT	BUREAU_SCORE_REAS	CO	CMR_BUREAU_SC.	VARCHAR2 VARC	CMR_REASON_DE	VARCHAR2	6058	03/23/2017 10:05:13 AM	
Reports	INPUT_F	ILE_DEFINITIONS		IDF_NAME	VARCHAR2		VARCHAR2 VARCHAR2 VARCHAR2 VARCHAR2 VARC		03/23/2017 10:05:13 AM	
Error Messages		ILE_RECORD_DETAILS					NUMBER VARCHAR2 VARCHAR2 NUMBER		03/23/2017 10:05:13 AM	
Translations	LOOKUP			LKT_TYPE	VARCHAR2		VARCHAR2[VARCHAR2]VARCHAR2	502	03/23/2017 10:05:13 AM	
Seed Data							NUMBER NUMBER VARCHAR2 VARCHAR2 NUMBER N	2281	03/23/2017 10:05:13 AM	
4 User	EVENT_T						VARCHAR2 VARCHAR2 VARCHAR2	102	03/23/2017 10:05:13 AM	
Organization E	FLEX_TA			FTB_TABLE	VARCHAR2		VARCHAR2 VARCHAR2 VARCHAR2 VARCHAR2 VARC	175	03/23/2017 10:05:13 AM	
Companies	FLS_ACC	ESS_DETAILS	CO	FAD_FAC_ACCESS	VARCHAR2 VARC	FAD_ALLOWED_IN	VARCHAR2 VARCHAR2	3908	03/23/2017 10:05:13 AM	٣
Users	Current	Data Details								View
Credit Bureau Correspondence	View - F	ormat 🔻 🛃 🔟 Fr	eeze	Detach 🚽	Wrap 🚱					
General Ledger	4									
Oueues	Key Colu	mn Data		0	ther Column Data					
Printers		BATCHDETAILS / Amt 7								-

Figure 2-38 Seed Data\_Current

The Current Data section displays the following details:



#### Table 2-76 Current Data

Field	View this
Table	Displays the current seed data table name.
Туре	Displays the category of seed data as either System or Combination Data.
Key Column	Displays the unique identifier columns.
Key Column Type	Displays the unique identifier column data types.
Other Columns	Displays the non unique identifier column names.
Other Column Types	Displays the non unique identifier column data types.
Count	Displays the total count of records in the seed data table.
Last Refreshed Dt	Displays the date and time when seed data for the selected table was last updated in the system.

The subsequent **Current Data Details** section displays the associated data of the selected seed data table along with the following details:

#### Table 2-77 Current Data Details

Field	View this
Key Column Data	Displays the unique identifier column names.
Other Column Data	Displays the non unique identifier column names.

## 2.17.3 Comparison Data

The **Comparison Data** tab displays the differences between factory shipped seed data and current customized seed data.

To View Comparison Data

Click Setup > Setup > Administration > System > Seed Data > Comparison Data tab.

SEARCH MENU	a .	eed Data x							2
		Factory Data	Current Data G	omparison Data					
DashBoard									_
> Origination		Compariso	on Data					Ue Ve	:W
Servicing								Insert O Upda	ste
Collections		View - For	mat 🕶 🛃 🛛	Freeze Detach	ط Wrap	65			
WEP		4	and a	- Needel					
Tools		Table		Type	Key Column	Key Column Type	Other Columns	Other Column Types	
etup		ACCESS_G	RID_ENTITY_DETAI	LS COMBINATION					
		CREDIT_B	UREAU_SCORE_REA	S COMBINATION	CMR_BUREAU_SC.	VARCHAR2 VARC	CMR_REASON_DESC	VARCHAR2	
Reports	^	CYCLE_NE	XT_STEPS	COMBINATION	CYN_CYC_CYCLE].	VARCHAR2 VARC	CYN_EDIT_TYPE_CD CYN_HT_OUTCOME CYN_ORIGINATION_STAGE_CD CYN_CAT	VARCHAR2/VARCHAR2/VARCH	AF
Error Messages	•	FLEX_TABL	E_ATTRIBUTES	COMBINATION	FTA_FTB_TABLE	VARCHAR2 VARC	FTA_SORT  FTA_DESC  FTA_DATA_TYPE_CD  FTA_COMPARISON_OPERATOR_CD  FT.	NUMBER VARCHAR2 VARCHAR	2
Translations		FLS_ACCE	SS	SYSTEM_DATA	FAC_ACCESS_COD	E VARCHAR2	FAC_DESC[FAC_ENABLED_IND]FAC_SYSTEM_SETUP_IND[FAC_SUPER_GROUP_CD].	VARCHAR2/VARCHAR2/VARCH	AF E
Seed Data		JOBS		COMBINATION	JOB_JBS_CODE J.	VARCHAR2 VARC	JOB_SORT JOB_REQUEST_TYPE_CD JOB_DESC JOB_ENABLED_IND JOB_CODE_PA	NUMBER VARCHAR2 VARCHAR	2
⊿ User		JOB_SETS		COMBINATION	JBS_CODE	VARCHAR2	JBS_DESC JBS_ENABLED_IND JBS_CODE_PARENT JBS_JOB_SET_DEPENDENCY_CD	VARCHAR2 VARCHAR2 VARCH	AF
Organization		JOB_THRE	ADS	COMBINATION	JBT_JBS_CODE JB	VARCHAR2 VARC	JBT_ENABLED_IND JBT_JOB_THREAD_STATUS_CD JBT_NO_OF_ERRORS JBT_NO	VARCHAR2/VARCHAR2/NUMBER	R
Companies		LOOKUPS		COMBINATION	LKC_LKT_TYPELK.	VARCHAR2 VARC	LKC_SUB_CODE/LKC_SORT/LKC_DESC/LKC_SYSTEM_SETUP_IND/LKC_ENABLED_IND	VARCHAR2 NUMBER VARCHAR	2
Access		SYSTEM_P	ARAMETERS	COMBINATION	SYP_PARAMETER_	VARCHAR2 VARC	SYP_VALUE[SYP_ENABLED_IND	VARCHAR2 VARCHAR2	-
Users		4				m		1	F.
Credit Bureau									
Correspondence									
General Ledger		Compariso	on Data Details	5				Jie Vie	W
Queues		View - For	mat 🔻 🛃 👖	Freeze Detach	الم ال	65			
Printers		4		Based -		102			
Bank Details	-	Key Colum					Other Colump Data		

Figure 2-39 Seed Data\_Comparison



The **Comparison Data** section displays the list of seed data records with the following details:

Field	View this
Table	Displays the seed data table name to be inserted or updated.
Туре	Displays the category of seed data as either System or Combination Data.
Key Column	Displays the unique identifier columns.
Key Column Type	Displays the unique identifier column data types.
Other Columns	Displays the non unique identifier column names.
Other Column Types	Displays the non unique identifier column data types.
Count	Displays the total count of records in the seed data table.

#### Table 2-78 Comparison Data

The subsequent **Comparison Data Details** section displays the associated data of the selected seed data table along with the following details:

#### Table 2-79 Comparison Data Details

Field	View this	
Key Column Data	Displays the unique identifier column names.	
Other Column Data	Displays the non unique identifier column names.	
Patch #	Displays the patch release version with which the seed data was inserted/updated.	

In the **Comparison Data** tab, you can click 🔤 (refresh) to fetch the latest details and click **View** to display the detailed information of the selected record.

## 2.17.4 Download Data

The Download Data tab allows you to download table specific seed data available in the system in .dat format. While migrating from one environment to other, you can use the Download Data tab to download the existing seed data and perform a bulk upload of all/ required files.

Similar to other file download process, based on the value defined for the system parameter CMN\_FILE\_PROCESS\_TO\_LOB, the seed data download file can be accessed from the Process Files interface (if value is Y) or Database Files system (if value is N). For more information on handling Incoming/Outgoing process files, refer to **Dashboard** section in User Guides.

#### To Download Data

1. Click Setup > Setup > Administration > System > Seed Data > Download Data tab.

SEARCH MENU		Seed Data x  Information Request submitted. Reference Number ABSHEKAR2803065432#						
> DashBoard			Current Data Comparison Data Download Data					
> Origination		Turing butto						
Servicing		Downloa	d Data					
> Collections		Dominou	armat 🗕 🔐 Freeze 🥁 Detach 🔬 Wrap 🚯 🔂 Submit For Download					
> WFP		Select						
> Tools		All	Table Name	Table Type				
Setup	etup		ACCESS_GRID_ENTITIES	COMBINATION_DATA	^			
( Setup			ACCESS_GRID_ENTITY_DETAILS	COMBINATION_DATA	_			
4 Administration	=		MENU_ACCESS	COMBINATION_DATA				
⊿ System			ACCESS_GRID_FUNCTIONS	COMBINATION_DATA				
System Parameter		100 A	APPLICATION_DEFAULTS	PRODUCT_DATA				
Lookups		10 A	ASSET_ATTRIBUTE_TYPES	PRODUCT_DATA				
User Defined Tables			ASSET_MAKE_MODELS	PRODUCT_DATA				
Audit Tables			ASSET_SUB_TYPES	PRODUCT_DATA				
User Defined Defaults		(C)	ASSET_TYPES	PRODUCT_DATA				
Transaction Codes		E	ASSIGNMENT CONDITIONS	PRODUCT DATA	+			

#### Figure 2-40 Seed Data\_Download

The Download Data section displays the list of tables maintained in the system with **Table Name** and **Table Type**. Click (refresh) to fetch the latest details.

- 2. Select the check box adjacent to the required table in the list. You can choose **Select All** check box to select all the tables with seed data maintained in the system.
- 3. Click **Submit For Download** button. System displays an information message in the header indicating that the request has been submitted along with a reference number. The reference number is generated in format useridDDMMHHMISS# followed by table name with .dat extension. For example, (USER1230603121517#lookups.dat)
- 4. (Optional) If CMN\_FILE\_PROCESS\_TO\_LOB is set to Y, navigate to DashBoard > Process Files screen > Outgoing Process File tab to download the selected seed data file which will be listed with the same reference number. The file can be downloaded to Application server.

## 2.18 Data Masking

Data masking screen in Oracle Financial Services Lending and Leasing facilitates to mask Personally Identifiable Information (PII) displayed in the application to safeguard the sensitive and confidential information while protecting them from offenders.

As part of the product installation, standard set of identified fields (seed data) which is likely to contain either organization / customer PI information are provided for data masking in disabled status. Based on need, the required fields can be enabled and masked for specific user responsibility in the Data Masking screen. Also if there are additional PII fields identified for masking, the same can be pooled into the system using input file processing method and masked using Data Masking screen.

The data masking process involves the following steps:

- Identify and enable field(s) (seed data) to be masked
- Select user responsibility for whom the data has to be masked
- Execute batch job to create data redaction policy
- Compile the data redaction policy
- (Optional) Process user identified PII data for masking.



The following table indicates the standard pre-defined fields (seed data) identified in respective screens/tabs which can be readily masked using the Data Masking screen.

Tab Name	Field Names		
Origination			
Applicant	First Name, MI, Last Name, Family Name, Birth Dt, Nationality, National ID, Visa #, Passport #, License #, Marital status, Mother's maiden name, Passport number, Gender, Language, Dependents, Ethnicity, Disability, Email, Race, and Education.		
Applicant > FATCA	Birth Place, Birth Country, and Permanent US Resident Status.		
Applicant > Power of Attorney	Holder Name, Address, Country, Nationality, and Telephone Number.		
Applicant	Active Military Duty, Military Effective Date, Duty Order Number, and Active Military duty Release date.		
Addresses	Country, Postal Address Type, Address #, Street Pre, Street Name, Street Type, Street Post, Apt #, Address 1, Address 2, Address 3, Zip, Zip Extn, City, State, and Phone.		
Telecoms	Phone and Extn		
Employments	Employer, Country, Address #, Address 1, Address 2, Zip, Zip Extn, City, State, Phone, Extn, Income Amt - Stated, Income Amt - Actual, Salary - Stated, Salary - Actual, and Title.		
Applicant > Financials	Type, Source, Account #, and Currency.		
Existing Accounts	Account # and Title.		
Servicing			
Customer	Name, Birth Dt, Nationality, National ID, Visa #, Passport #, License #, Marital status, Mother's maiden name, Passport #, Language, Disability, Email, and Education.		
Customer > FATCA	Birth Place, Birth Country, and Permanent US Resident Status.		
Customer > Power of Attorney	Holder Name, Address, Country, Nationality, and Telephone Number.		
Customer	Active Military Duty, Military Effective Date, Duty Order Number, and Active Military duty Release date.		
Addresses	Country, Postal Address Type, Address #, Street Pre, Street Name, Street Type, Street Post, Apt #, Address 1, Address 2, Address 3, Zip, Zip Extn, City, State, Phone, and Address.		
Employments	Employer, Country, Address #, Address 1, Address 2, Zip, Zip Extn, City, State, Phone, Extn, and Title.		
Assets tab			
Assets	Identification #, Lien Status, Lien Event Date, Second Lien Holder, Comments, Lien Release Entity, and Entity Name.		

#### Table 2-80 Data Masking

**Masking Format** 

Oracle Financial Services Lending and Leasing supports only complete masking (not partial) of both factory shipped and user identified PII data. On masking, the masked data is presented in same structural format to facilitate internal validations. The below table indicates the default values used for masking fields based on data type:

Data Type	Masking Value
NUMBER	9
VARCHAR	Х
DATE	31/12/9999
Phone number	For UI represented format - 000-000-0009 (Masked with 0's and last digit as 9) and for generic, masked as 99999999999
Email	xxxxx.xxx@ <domain>.com</domain>

#### Table 2-81 Masking Format

### Note:

It is recommended to avoid modifying masked data for user(s) with masked responsibility. However, while editing masked data (if permitted) requires to input full data replacing the masked characters. For example, editing a masked SSN (xxx.xxxx) requires to specify all nine digits of SSN and not just the last four digits.

This section consists of the following topics:

- Setup Data Masking
- Create data redaction policy
- Masking User defined data

## 2.18.1 Setup Data Masking

- 1. Click Setup > Administration > System > Data Masking.
- 2. Define the parameters available in following tabs.
- Data Masking Details
- User Access Details

### 2.18.1.1 Data Masking Details

On clicking Data Masking link, the Data Masking Details tab is displayed by default and allows you to enable the required fields for masking.



Figure 2-41	Data Masking Details
-------------	----------------------

ata Masking 🗙				
Data Masking Details	User Access Details			
Data Masking Det	ails	බ	✓ Edit	View 🔗 Audit
Table Name	- Field Name	Enabled	System Defined Y/N	
ACCOUNTS	ACC_ACH_BANK_NAME	N	Y	
ACCOUNTS	ACC_ACH_BANK_NAME_CUR	N	Y	
ACCOUNTS	ACC_PHP_DRAWER_CITY	N	Y	
ACCOUNTS	ACC_PRIMARY_CUS_LANGUAGE_CD	N	Y	
ACCOUNTS	ACC_TITLE	Y	Y	
ACCOUNT_ACH_DET	AILS AAC_ACH_ACCOUNT_BIC_CD	N	Y	
ACCOUNT_ACH_DET	AILS AAC_BANK_CITY	N	Y	
ACCOUNT_ACH_DET	AILS AAC_BANK_CITY	N	Y	
ACCOUNT_ACH_DET	AILS AAC_BANK_NAME	N	Y	
ACCOUNT_ACH_DET	AILS AAC_BANK_STATE_CD	N	Y	-
٠ [	m			۴.

1. In the Data Masking Details section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields are given below:

Field	Do this
Table Name	View the table name which contains the selected field details.
Field Name	View the selected field name.
Enabled	Check this box to enable masking of the selected field.
System Defined	View the type of seed data maintained in the system. Y indicates factory shipped seed data and <b>N</b> indicates user defined seed data.

Table 2-82 Data Masking Details

2. Perform any of the Basic Actions mentioned in Navigation chapter.

### 2.18.1.2 User Access Details

The User Access Details tab facilitates to define the user responsibility to whom the PII data should be masked. By default, all the selected PII data in Data Masking Details tab appears as masked for one or more user(s) selected in this tab.

1. Click Setup > Administration > System > Data Masking > User Access Details.

#### Figure 2-42 User Access Details

ata Masking 🗙					× :
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User Access De	etails			Save and Stay	m 👍 Return
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			* Responsibility PAYMENTS SUPERVISOR	-	
			* Masked		

 In the User Access Details section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields are given below:

#### Table 2-83 User Access Details

Field	Do this		
Responsibility	Select the user responsibility from the drop-down list.		
Masked	Check this box to enable masking for the selected user.		
	<b>Note:</b> Defining a user and not selecting the masked check box will only create the record and masking rules are not applied.		

3. Perform any of the Basic Actions mentioned in Navigation chapter.

## 2.18.2 Create data redaction policy

Once the data masking details are defined and stored in the database, you need to create a data redaction policy which facilitates for field level masking while displaying the details to the respective user. A data redaction policy file contains the policies on the columns enabled in the Data Masking Details screen.

#### To create data redaction policy

Click Setup > Administration > System > Batch Jobs and execute the following batch job (in single thread mode only):

Set Code	Description	Job Code
SET-RED	POLICY CREATION FOR PERSONAL IDENTIFIABLE INFORMATION DATA	REDPRC_BJ_100_01

#### Table 2-84 Create data redaction policy

This batch job can either be scheduled for regular run or executed on-demand and facilitates to generate data redaction policy picking only the enabled data masking field information from



database. On every run, the batch job drops and re-creates new set of policies in the file based on the details updated in Data Masking Details screen.

The generated policy is either written into CLOB or sql file depending on the following option:

- if the value of system parameter CMN\_FILE\_PROCESS\_TO\_LOB is set to Y, the policy file is generated in CLOB and can be accessed by navigating to DashBoard > Process Files screen. For more information on handling Incoming/Outgoing process files, refer to Dashboard section in User Guides.
- If the value of system parameter CMN\_FILE\_PROCESS\_TO\_LOB is N, the policy is generated as an sql file and stored in the repository path as defined in the system parameter - CMN\_SERVER\_HOME. For example, /scratch/OFSLL/<release>/sql.

Further, the policy file needs to be manually compiled into database schema to apply the masking rules for respective fields for that particular user. Either a system administrator or any other user having administration privileges needs to compile the policies in the database.

#### Note:

For every change in the data masking details such as masking additional fields or unmasking / disabling masked fields, a new policy is to be created by executing the batch job.

### 2.18.3 Masking User defined data

Apart from factory shipped seed data, additional user identified PII data can be masked by uploading an input file with field details and processing it in Data Masking screen using input file processing method.

- On identifying the fields, create an input file (in text file format) with table name, column name, and enabled indicator (Y/N) for each field level record. If enabled indicator is N, the record is not processed for data masking.
   For example, BUSINESS APPL DETAILS, BSD LEGAL NAME, N
- Place the input file to the path as defined in system parameter IPI\_DIRECTORY. For example, **\$OFSLL\_HOME/input/ipi**
- Navigate to Setup > Administration > System > Batch Jobs screen and execute the following batch job:

Set Code	Description	Job Code
SET-IFP	PI INFROMATION FILE UPLOAD PROCESSING	IPIPRC_BJ_100_01

#### Table 2-85 Masking User defined data

On execution, the batch job picks the file from the location, processes it and loads the seed data into Data Masking screen. By default, all the user identified PII data from input file is categorized separately in Data Masking screen by assigning the value of **System Defined** property as **N**.

Once the data is available in Data Masking screen, enable the required fields, assign user responsibility and run the processing batch job - redprc\_bj\_100\_01 to generate a redaction policy. For more details, refer Create data redaction policy section.



### Note:

In addition, an xml sample file with PII fields data is provided in the installation bundle (docs folder). The same is generated through Application Data Model (ADM) and can be imported to view the details of PII masked fields. However to do so, you need to have Oracle Cloud 13c installed.

## 2.19 Webhook

Webhook in OFSLL provides a facility to integrate with third-party external applications by sending REST API based notifications of changes through system generated Webhook event actions.

In the Webhook screen, you can register third-party applications to which you can notify the changes that are done in OFSLL by triggering Webhook request as an event action.

In this type of integration, the server which is OFSLL propagates the information to the dependant third-party applications (client) when a specific type of change has happened in OFSLL. For example, when customer details are updated in OFSLL.

In the Webhook screen, you can maintain Webhook definition details and associate Event Details along with Authentication Attributes.

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#### Figure 2-43 Webhook

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This section consists of the following topics:

- Webhook Definition
- Event Details



- Authentication Attributes
- Monitoring Webhook Events

## 2.19.1 Webhook Definition

In a Webhook definition, you can create a Channel with specific third party authentication mode, provide test and service url and generate secret key.

#### To setup Webhook Definition

- **1**. Select Setup > Administration > System > Webhook.
- 2. In the **Webhook** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields are given below:

Field	Do this				
Channel	Specify the channel name of interfaced third- party application for identification. The same will be added into weblogic Key Store.				
Client Secret Key	The client secret key is auto generated by the system on clicking <b>Generate</b> button after defining the details. If already generated, the same can be used to regenerate				
Service URL	Specify the context path of third-party application's Webhook Service URL used for communication where POST request is to be provided. You can define multiple service end- point URLs for the same channel.				
Test Service URL	Specify the GET web service Webhook URL of third-party application to check service availability.				
	Click <b>Test</b> button to generate sample test call. The status, either success or error of the test call is displayed on the screen as SERVICE URL TEST SUCCESFUL/FAILED. Refer step 4 below for more information.				
Enabled	Check this box to enable the Webhook definition.				

#### Table 2-86 Webhook Definition



Field	Do this				
Authentication mode	Select the authentication mode of third-party application from the drop-down list. The list is displayed based on lookup code WHK_AUTH_MODE_CD. System supports the following options:				
	BASIC - On selecting this option, you need to define User Name and Password to authenticate				
	OAUTH2.0 - On selecting this option, you need to define additional enabled fields such as Grant Type, Client Id, Client Secret, Identity Domain, Token and Header Key.				
	ORACLE BANKING ROUTING HUB - On selecting this option, you need to define User Name, Password, Token Header Key, Response Token Key, and Request Authorization Header Prefix to authenticate.				
	<b>Note</b> : Based on the above selection, additional Webhook definition fields are enabled and need to be populated accordingly.				
The following additional fields are available for	BASIC type of Authentication mode:				
User Name	Specify the Basic Authentication User Name.				
Password	Specify the Basic Authentication User Password.				
The following additional fields are enabled for	OAUTH2.0 type of Authentication mode:				
Token URL	Specify the third-party OAUTH 2.0 token generation URL.				
Grant Type	Select the OAUTH 2.0 grant type from the drop- down list. The list is populated based on lookup code WHK_GRANT_TYPE_CD.				
Client Id	Specify the identification name of third-party OAUTH 2.0 client.				
Client Secret	Specify the secret code of third-party OAUTH 2.0 client.				
Identity Domain	Specify the domain name of the third-party OAUTH 2.0 client.				
Token Header Key	Specify the token header key of third-party OAUTH 2.0 client.				
Response Token Key	Specify the Response Token Key of third-party OAUTH 2.0 client which is the key name of Authentication Response Header. The same is used to identify token value used as input for subsequent calls.				
	<b>Note:</b> If value is not provided, system defaults to access_token.				
Request Authorization Header Prefix	Specify the Request Authorization Header Prefix of third-party OAUTH 2.0 client This is the prefix used to Request Authorization Header based on token generation mechanism like Basic, Bearer, JWT and so on.				
	<b>Note:</b> If value is not provided, system defaults to Bearer.				

### Table 2-86 (Cont.) Webhook Definition



Field	Do this
User Name	If Authentication mode is selected as OAUTH2.0 and Grant Type as <b>Resource Owner Password</b> , specify the third-party OAUTH 2.0 Resource Owner User Name.
Password	If Authentication mode is selected as OAUTH2.0 and Grant Type as <b>Resource Owner Password</b> , specify the third-party OAUTH 2.0 Resource Owner User Password.
The following additional fields are enabled for O Authentication mode:	RACLE BANKING ROUTING HUB (OBRH) type of
User Name	Specify the third-party OBRH Resource Owner User Name.
Password	Specify the third-party OBRH Resource Owner Password.
Token Header Key	Specify the token header key of third-party OBRH client.
Response Token Key	Specify the Response Token Key of third-party OBRH client which is the key name of Authentication Response Header. The same is used to identify token value used as input for subsequent calls.
	<b>Note</b> : If value is not provided, system defaults to access_token. An example is indicated below where token element is the key name:
	Prof.         Totals         Totals <thtotals< th="">         Totals         <thtotals< th=""> <thtotals< td="" tht<=""></thtotals<></thtotals<></thtotals<>
Request Authorization Header Prefix	Specify the Request Authorization Header Prefix of third-party OBRH client This is the prefix used to Request Authorization Header based on token generation mechanism like Basic, Bearer, JWT and so on.
	<b>Note</b> : If value is not provided, system defaults to Bearer. An example is indicated below:
	POST http:// /api-gateway/cmc-obrh-services/route/dispatch Content-Type: application/json Accept: application/json appld: OMMCORE userid: TESTUSERI branchCode: 004 Authorization:[Bearer]{{}} token.response.body.token}}

### Table 2-86 (Cont.) Webhook Definition



Field	Do this				
Bureau <check if="" required=""></check>	Select the Credit Bureau from the drop-down list. This is required if the Credit Bureau report format is to be processed externally as defined in Setup > Administration > User > Credit Bureau screen.				
	The list is populated with credit bureau details maintained in CRB_SOURCE_CD lookup. This field is enabled only during ADD process and is Read-Only during EDIT.				
	Ensure that the selected Bureau is not already selected for the enabled record. Else, system displays an error indicating <b>Record already</b> <b>exist with same bureau</b> and need to disable the existing record and enable the new record with the new Bureau.				
	<b>Note</b> : The <b>Event Details</b> section is not displayed if the Credit Bureau report format is to be processed externally.				
Verified	This check box is auto selected on verifying the channel data by clicking <b>TEST</b> button and if the test server connection is successful.				

#### Table 2-86(Cont.) Webhook Definition

- 3. Perform any of the Basic Actions mentioned in Navigation chapter.
- 4. Click **Test** button to verify the configuration details of third-party application.
  - Th external system generates base 64 X-Hmac header using HMAC SHA 256 and propagate this as part of response header to OFSLL.
  - Channel name is used in HMAC digest as given below. This will be passed to the external interface using HTTP Header Key ChannelName. This value will be in base 64 encoded format.
  - System will validate this response and update the Verified indicator. Only HTTP status code 200 is considered as success.

Format: "OFSLL": Base64 Encoded [HMAC SHA 256 of ["Http Method Types":"Base64 Encoded Channel Name": "Service URL"] with Client Secret Key]

For example:

#### **Client Secret Key**

ZX1KMGVYQW1PaUpLVjFRaUxDSmhiR2NpT21KSVV6VXhNaUo5LmV5SnpkV01p T21KWFJVSk1UMD1MSW13aVEwaEJUazVGVENJNk1rV11WRVZTVGtGTVNVNVVS VkpHUVVORkxVOUJWV1JJTWpBaUxDSnBjM01pT21KUFJsTk1URj1YU1VKSVQw OUxJaXdpW1hod01qb3hOVFUxTmpnMU1qSXpMQ0pwWVhRaU9qRTFOVFUyT0 RRNU1qTjkuemxMb01zdWduek1FRnhyblcxYXJIeXNMSF1iSmVQd0R5SUxvdDdU aX2DMEFVUktEbm5WcDJpWmRiT1pJald5aHNfSWxNaG11V1dWZUF0YmZRUn1 1X2c=

#### Cipher Text for HMAC SHA 256

GET:RVhURVJOQUxJTlRFUkZBQ0UtT0FVVEgyMA==:application/json:https:// Hostname:Port/webhook oauthqa/service/api/resources/webhook/test



#### Generated Sample X-Hmac header

OFSLL:F/jj07qhgM3g5z91EHU/rdxYbaJ266SRnXsBRoUxgUc=

### Note:

Configuration details for OBRH application cannot be verified using Test option since OBRH currently does not support return of customizing HTTP header [X-Hmac].

 Clicking Generate button OFSLL generates Client Secret Key. This key is used in generation of X-HMAC header that is sent to the third-party channel to validate origination of the request.

System generated **X-HMAC** header uses base 64 encoded HMAC SHA 256 algorithm. This algorithm uses below logic:

Format: "OFSLL": Base64 Encoded [HMAC SHA 256 of ["Http Method Types": "Base64 Encoded Payload":" Http Content Types": "Service URL"] with Client Secret Key]

For example.

**Client Secret Key** 

T0ZTTExfQjJCX1RFU1RfQ0xJRU5UOndlbGNvbWUx

#### Cipher Text for HMAC SHA 256

POST:ewogICAgIlJlcXVlc3RUeXBlIjogIk9VVEJPVU5EIgp9:application/json:http:// Hostname:Port/webhook/service/api/resources/webhook/basic

#### Generated Sample X-Hmac header

OFSLL:q6xCpZrnudfB8owvYEi2+Aac4clM3b/XFVTVrChdQKA=

## 2.19.2 Event Details

The Event Details section acts as a single point of entry to define and update required Webhook Events in the system. In Event Details, you can define service end points of thirdparty application which accepts the communicated changes. Multiple end points can be defined to a single channel for each Event Criteria. These details are displayed as Webhook Event Action in Setup > Administration > System > Events screen.

#### To define Event Details

- **1.** Select Setup > Administration > System > Webhook.
- 2. Select the required definition in **Webhook** section.
- 3. In the Event Details section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields are given below:



Field	Do this				
Event	Select the event code from the drop-down list. The list is populated based on the enabled event codes maintained in Events setup screen.				
Event Criteria	Select the event criteria from the drop-down list. The list is populated based on the enabled event criteria maintained for the selected event in Events setup screen.				
Service End Point	Specify the third-party application end point URL which is propagated to Event Definition as an Event Action Parameter.				
Event Message	Specify the event message which is propagated to Event Definition as an Event Action Parameter.				
Enabled	Select this check box to enable the event details in the system.				

#### Table 2-87 Event Details

- Click button and add the event details to the list.
- 5. Perform any of the Basic Actions mentioned in Navigation chapter.

## 2.19.3 Authentication Attributes

For connecting to some of the third-party applications, addition Authentication attributes and Request Header is required to be sent from OFSLL. In the Authentication Attributes, you can define those specific attributes required for authentication. Multiple authentication attributes can be defined to a Webhook definition.

#### To define Authentication Attributes

- 1. Select Setup > Administration > System > Webhook.
- 2. Select the required definition in **Webhook** section and click **Authentication Attributes** sub tab.
- **3.** Perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields are given below:

#### Table 2-88 Authentication Attributes

Field	Do this				
Attribute Type	<ul> <li>Select the required Attribute Type which is used to record HTTP header type from the drop-down list:</li> <li>TOKEN REQUEST HEADER: This is used to add Authentication request header details.</li> <li>REQUEST HEADER: This is used to add Request header details.</li> </ul>				
Attribute Key	Specify the HTTP header key.				
Attribute Value	Specify the HTTP header value.				
Enabled	Select this check box to enable the Authentication Attributes details in the system.				

4. Perform any of the Basic Actions mentioned in Navigation chapter.



## 2.19.4 Monitoring Webhook Events

You can verify the status of all Webhook Event Actions on the JMS Queues screen of the System Monitor screen.

#### To monitor Webhook events

 On the Oracle Financial Services Lending and Leasing home screen, click Dashboard > Dashboard > System Monitor > JMS Queues. The Messages tab displays the Status for all outbound Webhook events processed to third-party applications and their request in Response Message Details section.

For more details, refer to Dashboard > System Monitor section in any of the User Guides.



# 3 Administration User

In the **Administration > User**, you can record setup data that define your organization structure and its users. Information in this link is more **data** related, whereas the information stored on the System drop-down link functions more like switches that control system behavior.

#### Navigating to Administration User

On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup >** Administration > User.

The User drop-down link records the following data:

- Organization
- Companies
- Access
- Users
- Credit Bureau
- Correspondence
- Queues
- Printers
- Intelligent Segmentation
- Bank Details
- Standard Payees
- Check Details
- Currencies
- Zip Codes
- Payment Hierarchy

## 3.1 Organization

The Organization screen records the operational hierarchy of your business in terms of people. It groups the human resources of your business in three categories: organization, division, and department. The system uses this data to control access of users to applications. (The Companies screen allows you to setup the location of these applications.)

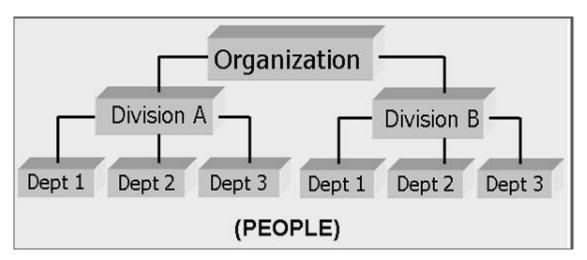
### Note:

You can have only one active organization, so use the Organization field to define your organization at its highest level.



Divisions are groups within your organization that will have access to the same applications. Larger organizations often define their divisions by region. Smaller organizations may define division as branch offices or even departments, and might only have one division defined.

Departments are smaller units within a division. They expand on who is in the corresponding Division field. The system uses this sub screen, for example, when setting up the Services screen on the Utility form. At least one department must be defined for each division.



### Figure 3-1 Organization Flowchart 1

As an example of an organization setup, Oracle Corp. might be defined as:

Organization: O-0001Oracle Corp.ORA

**Division**: OD-001Central RegionC01

Department: ODD-01OriginationORG

**Department**: ODD-02FundingFUN

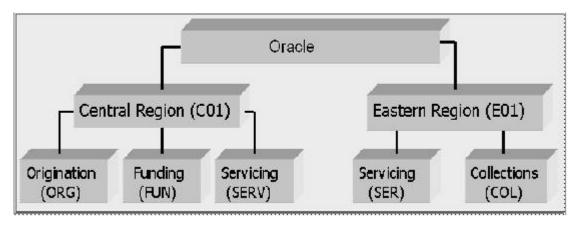
Department: ODD-03ServicingSER

Division: OD-002Eastern RegionE01

Department: ODD-11ServicingSER

Department: ODD-12CollectionCOL

### Figure 3-2 Organization Flowchart 2



### Note:

The Short Name field on the Organization screen allows you to create the ID that Oracle Financial Services Lending and Leasing will use when referring to the organization, division, and department throughout the system.

#### To setup the Organization screen

- 1. Click Setup > Setup > Administration > User > Organization.
- 2. In the **Organization Definition** section, there can be only one active entry, so use this screen to define your organization at its highest level. Perform any of the Basic Operations mentioned in Navigation chapter.



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	Organization	Organization Name		Enabled		Country	City	State	Address Line 1	Address Line 2	Zip
> WFP	0-0001	DEMO CORP	DMC	Y		UNITED STATES	MINNEAPOLIS	MINNESOTA	LINE1	LINE2	55344
> Tools											
Setup	Organization De	- Carlatan									
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Lookups	* Organizatio	n Name DEMO CORP				* State MINNESOTA		V	Phone 2		
User Defined Tables	* Sho	rt Name DMC					0		Extn 2		
Audit Tables	*	Enabled				* Zip 55344				(123)-456-7890	
User Defined Defaults Transaction Codes	*	Country UNITED STAT	ES	~		Extn 7255				123)-430-7690	
Data Files		s Line 1 LINE1				* City MINNEAPOI	IS		Fax 2		
Dedupe						* State MINNESOTA		~			
Securitization	Addres	s Line 2 LINE2				* Phone 1 (123)-456-7	890				
Events											
Batch Jobs	<sup>4</sup> Division Definit	ion							de Add	/ Edit	Aut
Producer Cycles	View + Format +		Detach	ط Wrap	ଜ୍				a Dog	Part Tran	0.13
Vendors Collection Cycles	Division	Division Name	Short Name	Enabled		0	City	State	Address Line 1	Address Line 2	
Reports	OD-001	DMC-USA	US01	Y		Country UNITED STATES	MINNEAPOLIS	MINNESOTA	LINE1	LINE2	Zip 55344
Error Messages	OD-002	DMC-NL	NL02	Y		NETHERLANDS	AMSTERDAM	SOUTH HOLLAND		LINE2	1016RJ
Translations	OD-002	DMC-SA	5A03	Y		SAUDI ARABIA	JEDDAH	SETME	LINE1	LINE2	2
⊿ User	<										>
Organization											
Companies Access Users	Department Defini	ition Display Format	ts								
Credit Bureau	Department D	efinition							hadd h	/ Edit _ View	Audit
Correspondence General Ledger	View - Format -	🔸 🔯 📋 Freeze		Wrap 🖓	60						
Queues	Department	Department Nam			ed	Country	City	State	Address Line 1	Address Line 2	Zip
Printers	ODD-01 ODD-02	ORIGINATION FUNDING	ORG FUN	Y		UNITED STATES	MINNEAPOLIS MINNEAPOLIS	MINNESOTA	LINE1 LINE1	LINE2 LINE2	55344 55344
Bank Details	ODD-02 ODD-03	SERVICING	SER	Y		UNITED STATES	MINNEAPOLIS	MINNESOTA	LINE1 LINE1	LINE2 LINE2	55344
Check Details	ODD-03	COLLECTIONS	COL	Y		UNITED STATES	MINNEAPOLIS	MINNESOTA	LINE1	LINE2	55344
Standard Payees Currencies	<	COLLECTIONS	000			GRATED STATES	- AND APOLIS	- MARCSOTA	LIVEL	LATTLE	>
Zip Codes											

Figure 3-3 Organization Definition

A brief description of the fields is given below:

Table 3-1	Organization	Definition
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Field	Do this
Organization	Specify the organization ID (the ID is the unique identifier used internally by Oracle Financial Services Lending and Leasing to represent your organization).
	Note: Do not edit this field.
Organization Name	Specify the organization name.
Short Name	Specify the short name for the organization.
	<b>Note:</b> This ID represents this organization throughout the system.
Enabled	Check this box to enable the organization.
	<b>Note</b> : Only one enabled organization is currently allowed by Oracle Financial Services Lending and Leasing.
Country	Select the country where the organization is located from the drop-down list.
City	Specify the city where the organization is located.
State	Select the state where the organization is located from the drop-down list.
Address Line 1	Specify the address line 1 for the organization.
Address Line 2	Specify the address line 2 for the organization.



Field	Do this
Zip	Select the zip code of the location where the organization is located from the drop-down list.
Extn	Specify the extension of the selected zip code.
Phone 1	Specify the primary phone number for the organization.
Extn 1	Specify the phone extension for the primary phone number.
Phone 2	Specify the alternate phone number for the organization.
Extn 2	Specify the phone extension for the alternate phone number, if specified.
Fax 1	Specify the primary fax number for the organization.
Fax 2	Specify the alternate fax number for the organization.

Table 3-1 (Cont.) Organization Definition

- 3. Perform any of the Basic Actions mentioned in Navigation chapter.
- 4. In the Division Definition section, you can setup the information for the groups within your organization that will have access to the same applications and accounts. Perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields is given below:

Field	Do this
Division	Specify the division ID. The ID is the unique identifier used internally by the system to represent the division within the organization.
	Note: Once specified, do not edit this field.
Division Name	Specify the division name.
Short Name	Specify the short name for the division.
	<b>Note</b> : This ID represents this division throughout the system (required).
Enabled	Check this box to enable the division.
Country	Select the country where the division is located from the dropdown list.
City	Specify the city where the division is located.
State	Select the state where the division is located from the drop-down list.
Address Line 1	Specify the address line 1 for the division.
Address Line 2 (unlabeled)	Specify the address line 2 for the division.
Zip	Select the zip code of the location where the division is located from the drop-down list.
Extn	Specify the extension of the selected zip code.
Phone 1	Specify the primary phone number for the division.
Extn 1	Specify the extension for the primary phone number.

Table 3-2 Division Definition



### Table 3-2(Cont.) Division Definition

Do this
Specify the alternate phone number for the division.
Specify the extension for the alternate phone number.
Specify the primary fax number for the division.
Specify the alternate fax number for the division.

- 5. Perform any of the Basic Actions mentioned in Navigation chapter.
- 6. Click Setup > Setup > Administration > User > Organization > Department Definition.
- On the Department Definition section, perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

Field	Do this
Department	Specify the department ID.
	<b>Note</b> : The ID is the unique identifier used internally by the system to represent the department within the division.
Department Name	Specify the department name.
Short Name	Specify the short name for the department.
	<b>Note</b> : This is the ID that appears throughout the system to represent this department.
Enabled	Check this box to enable the department.
Country	Select the country where the department is located from the drop-down list.
City	Specify the city where the department is located.
State	Select the state where the department is located from the dropdown list.
Address Line 1	Specify the address line 1 for the department.
Address Line 2	Specify the address line 2 for the department.
Zip	Select the zip code where the department is located from the drop-down list.
Extn	Specify the zip extension where the department is located.
Phone 1	Specify the primary phone number for the department.
Extn 1	Specify the phone extension for the primary phone number.
Phone 2	Specify the alternate phone number for the department.
Extn 2	Specify the phone extension for the alternate phone number.
Fax 1	Specify the primary fax number for the department.
Fax 2	Specify the alternate fax number for the department.

Table 3-3 Department Definition



- 8. Perform any of the Basic Actions mentioned in Navigation chapter.
- 9. Click Setup > Setup > Administration > User > Organization > Display Format.
- On the Display Format section, perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

Do this
Select the type of format from the drop-down list.
Select the sub type of the format from the drop- down list. The format sub type will be displayed based on the format type selected.
Specify or select the format based on the format type and format sub type selected. For Date and Time Zone format, select the required option from the drop-down list.
Specify the format mask.
Specify the format filler.
Specify the special data, if any.
Check this box to enable the display format.

#### Table 3-4 Display Format

**11.** Perform any of the Basic Actions mentioned in Navigation chapter.

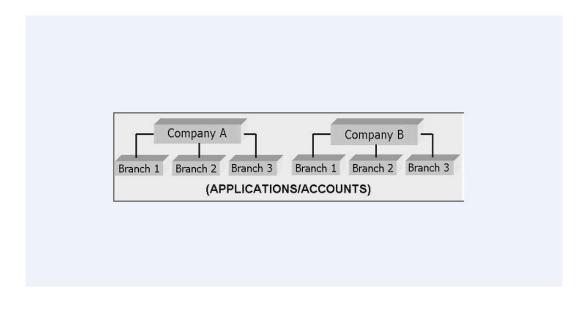
## 3.2 Companies

The Companies screen records the hierarchical structure of your portfolio companies and their branches. Just as Oracle Financial Services Lending and Leasing uses the Organization screen to determine the location of people, it uses the information on the Companies screen to determine the location of applications. In completing the Companies screen, there can be more than one company, and each company can have more than one branch.

Accounting is performed at the company level. applications can be sorted down to the branch level. For this reason, branches are set up to reflect different business practices. You would set up different branches if, for example:

- The General Ledger (GL) differs between branches
- · The branches work with different accounts
- There is a difference between branches in terms of the tasks they perform (origination, servicing, collections, and so on).





#### Figure 3-4 Company Flowchart 1

As an example of the companies setup, Oracle Corp. might have the following companies and branches defined as:

Company: C-0001TrustOne Financial CorpTOFC Branch: CB-01TOFC - HeadquartersHQ Branch: CB-02Kennedy Plaza KP Company: C-0002Credtyme Credit CorpCCC Branch: CB-11CCC - HeadquartersHQ Branch: CB-12CCC - MissoulaMT

Figure 3-5 Company Flowchart 2

TrustOne	Financial	Credtur	e Credit
TrustOne Corp. (			(CCC)
TOFC-Headquarters St.Paul, MN (HQ)	Kennedy Plaza St.Louis, MO(KP)	CCC-Headquarters (HQ)	CCC-Missoula Missoula, MT (MT)



#### Note:

- The system does not limit the number of companies or associated branches with the company you can enter.
- The Short Name field on the Companies screen allows you to create the ID that the system will use while referring to the company and branch.

KEY CONCEPT: Note the difference between the Company screen and the Organization screen:

- On the Organization screen, Oracle Financial Services Lending and Leasing users belong to an organization and division.
- On the **Companies** screen, credit applications and accounts belong to a company and branch.

As you can see in the following Access screen section, the information on the Organization and Companies screens define the operational hierarchy of your companies in terms of which Oracle Financial Services Lending and Leasing users will have access to which applications .

#### To setup the Companies

- Click Setup > Setup > Administration > User > Companies. The Companies screen defines entities within your organization that originate and/or service Line of Credit.
- 2. In the **Company Definition** section, perform any of the Basic Operations mentioned in Navigation chapter.

											2
ompany Defini	ition								de Add	/ Edit 📃 View	🖉 Audit
view 🔻 Format 🔻	Freeze	Detach 🧳	ฝ Wrap 🔞								
Company	Name	Short Name	Currency	Enabled	Country	City	State	Company Time Zon	e Address Line 1	Address Line 2	Zip
C-0001	DEMO BANK USA	US01	US DOLLAR	Y	UNITED STAT	TES MINNEAPOLIS	MINNESOTA	WET	LINE1	LINE2 NW	55344
C-0002	DEMO BANK NL	NL02	NEW ZEALAND DO		NETHERLAND		SETME	US/CENTRAL	LINE1	LINE2	1016R
C-0003	DEMO BANK SA	SA03	RIAL OMANI	N	SAUDI ARABI		SETME	US/CENTRAL	LINE1	LINE2	2
C-0004	DEMO BANK JP	JP04	YEN	Y	JAPAN	TOKYO	SETME	ASIA/TOKYO	LINE1	LINE2	078-82
C-0005	DEMO BANK UK	UK01	POUND STERLING	Y	UNITED KING	GDOM LONDON	TEXAS	EUROPE/LONDON	UK1	UK2	WC2N!
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ompany Defini	Company C- * Name DE	MO BANK USA		* Con			V	•	Extn 1 Phone 2	Save and Return	Ca Beturn
ompany Defini	Company C- * Name DE * Short Name US	EMO BANK USA 501		* Con	E	Remittance Address		•	Extn 1 Phone 2 Extn 2		🛵 Beturn
ompany Defini	Company C- * Name DE * Short Name US * Currency US	EMO BANK USA 501 5 DOLLAR	~		E * Country	Remittance Address	Y	•	Extn 1 Phone 2 Extn 2 * Fax 1 (123)		Ca Beturn
ompany Defini	Company C- * Name DE * Short Name US * Currency US * Enabled 🖌	EMO BANK USA 501 5 DOLLAR		Remittanc	* Country L ce Address Line 1 L	Remittance Address JNITED STATES JNE1		2	Extn 1 Phone 2 Extn 2 * Fax 1 (123) Fax 2	)-456-7890	C Return
ompany Defini	Company C- * Name DE * Short Name US * Currency US * Enabled * Country UN	EMO BANK USA 501 5 DOLLAR NITED STATES	×	Remittanc	* Country L ce Address Line 1 L ce Address Line 2 L	Remittance Address JNITED STATES JNE1 JNE2	~	2	Extn 1 Phone 2 Extn 2 * Fax 1 (123) Fax 2 * Tax ID # 1234	)-456-7890	C Beturn
ompany Defini	Company C- * Name DE * Short Name US * Currency US * Enabled 🖌	EMO BANK USA 501 5 DOLLAR NITED STATES NE1		Remittanc	* Country L * Country L ce Address Line 1 L ce Address Line 2 L Zip 5	Remittance Address JNITED STATES JNE1 JNE2			Extn 1 Phone 2 Extn 2 * Fax 1 (123) Fax 2 * Tax ID # 1234 * TCC 1234	)-456-7890 1567890 1567890	C Beturn
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ompany Defini	Company C- * Name DE * Short Name US * Currency US * Enabled * Country UN Address Line 1 LI Address Line 2 LI	EMO BANK USA 501 5 DOLLAR NITED STATES NE1 NE2 NW 5344	V	Remittanc	* Country L e Address Line 1 L ce Address Line 2 L Zip 5 Extn City M	Remittance Address UNITED STATES UNE1 UNE2 UNE2 VINNEAPOLIS	V		Extn 1 Phone 2 Extn 2 * Fax 1 (123) Fax 2 * Tax ID # 1234: * TCC 1234: * Contact SETM n Order Code A	)-456-7890 1567890 1567890 4E	
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#### Figure 3-6 Company Definition

A brief description of the fields is given below:



Field	Do this
Company	Specify the portfolio company ID. (This ID is the unique identifier used internally by the system to represent the company).
Name	Specify the name of the portfolio company (required).
Short Name	Specify the short name for the portfolio company (ID displayed to represent the company).
Currency	Select the currency of the portfolio company from the drop-down list. The system displays the default value as <b>US DOLLAR</b> .
Enabled	Check this box to enable the portfolio company.
Country	Select the country where the portfolio company is located from the drop-down list. The system displays the default value as <b>UNITED STATES</b> .
Address Line 1	Specify the address line 1 for the portfolio company.
Address Line 2	Specify the address line 2 for the portfolio company.
Zip	Select the zip code of the location where the portfolio company is located from the drop- down list.
Extn	Specify the extension of the zip code where the portfolio company is located.
City	Specify the city where the portfolio company is located.
State	Select the state where the portfolio company is located from the drop-down list.
Company Time Zone	Select the time zone in which the company operates using the drop down list. This time zone is considered if system is setup to process GL at Company level. For more information, refer to <b>Appendix -</b> <b>Configuration at Company Level</b> chapter.
Remittance Address section	
Country	Select the remittance address country from the drop-down list. The system displays the default value as <b>UNITED STATES</b> .
Remittance Address 1	Specify the remittance address line 1, if it is different from the company address. This address is included as the remittance address on statements.
Remittance Address 2	Specify the remittance address line 2.
Zip	Select the zip code of the remittance address line 1 from the drop down list.
Extn	Specify the extension of the remittance address zip code.
City	Specify the remittance address city.

### Table 3-5 Company Definition



Field	Do this
State	Select the remittance address state from the drop-down list.
Phone 1	Specify the primary phone number for the portfolio company.
Extn 1	Specify the phone extension for the primary phone number.
Phone 2	Specify the alternate phone number for the portfolio company.
Extn 2	Specify the phone extension for the alternate phone number.
Fax 1	Specify the primary fax number for the portfolio company.
Fax 2	Specify the alternate fax number for the portfolio company.
Tax ID #	Specify the tax identification number for the portfolio company.
TCC	Specify the transmitter control code for the portfolio company (1098 Electronic Filing).
Contact	Specify the contact information about the portfolio company.
Coupon Order Code	If you are using coupons, Specify the coupon order code to be used by a third party printing the coupons for billing statements.
HMDA	Select the HMDA agency (Home Mortgage Disclosure Act reporting agency for the company).

Table 3-5 (Cont.) Company Definition

- 3. Perform any of the Basic Actions mentioned in Navigation chapter.
- 4. On the **Branch Definition** section, perform any of the **Basic Operations** mentioned in Navigation chapter.

Table 3-6Branch Definition

Field	Do this
Branch	Specify the portfolio branch ID. (This ID is the unique identifier used internally by the system to represent the branch within your company).
Name	Specify the name of the portfolio branch (required).
Short Name	Specify the short name for the portfolio branch (ID displayed to represent the branch) (required).
Enabled	Check this box to enable the portfolio branch.



Field	Do this
Sub Unit	Select the Sub Unit from the drop-down list.
	Sub Unit refers the entity which is the source of funds for the credit application/Account.
	System associates the selected sub unit with the particular company/ branch combination and displays by default when the same is selected during an application/Account creation.
Country	Select the country from the drop-down list. The system displays the default value as <b>UNITED STATES</b> .
City	Specify the city where the portfolio branch is located.
State	Select the state from the drop-down list.
Address Line 1	Specify the address line 1 for the portfolio branch.
Address Line 2	Specify the address line 2 for the portfolio branch.
Zip	Select the zip code of the location where the portfolio branch is located.
Zip Extn	Specify the extension of the zip code, where the portfolio branch is located.
Phone 1	Specify the primary phone number for the portfolio branch.
Extn 1	Specify the phone extension for the primary phone number.
Phone 2	Specify the alternate phone number for the portfolio branch.
Extn 2	Specify the phone extension for the alternate phone number.
Fax 1	Specify the primary fax number for the portfolio branch.
Fax 2	Specify the alternate fax number for the portfolio branch.

#### Table 3-6 (Cont.) Branch Definition

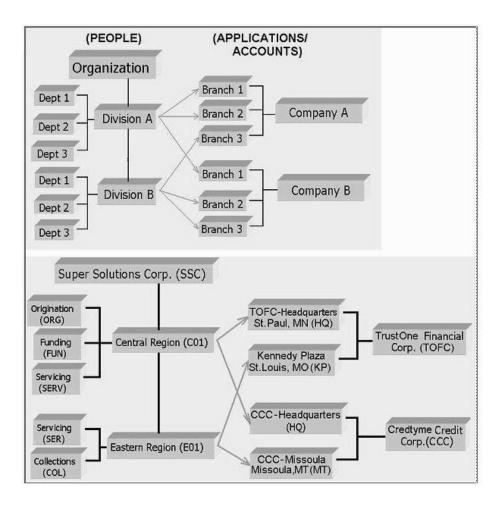
5. Perform any of the Basic Actions mentioned in Navigation chapter.

# 3.3 Access

Using the organizations, divisions, companies, and branches created on the Organization and Companies screens, you can control the access privileges of applications . On the Access screen, you define which organization/division (users) can gain access to which company/ branch (applications ) locations.

Normally, for each division within an organization, you would define a record with Company value of ALL and a Branch value of ALL, then select the Allowed box. You then define other records for the same Organization and Division for other Company and Branch combinations with the Allowed box cleared to restrict access.

Figure 3-7 Access Flowchart



### To setup the Access

- Click Setup > Setup > Administration > User > Access. The system displays the Access screen.
- 2. In this screen, you can control the access privileges of the user for the following categories:
- Data
- Screen
- Reports
- Correspondence
- Webservice



# 3.3.1 Data

The Data screen allows you to restrict access to different data.

### To setup the Data

- 1. Click Setup > Setup > Administration > User > Access > Data.
- 2. In the Access Grid section, perform any of the Basic Operations mentioned in Navigation chapter.

Origination Servicing Collections       Texts Screen Reports Consepondence Transaction         WFP       Tools         Statistication Subject       Comparing Branch Allowed Cognitation Detain Internation       Comparing Branch Allowed Cognitation Detain Internation         Schap Schap Schap Schap Schap Schap Schap Detain Branch Detain Branch Branch Detain Branch Bra	DashBoard	Access ×					X
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Figure 3-8 Access Grid

Table 3-7 Access Grid

Field	Do this
Organization	Select the organization for which you are defining access privileges from the drop-down list.
Division	Select the division within the organization for which you are defining Access privileges from the drop-down list.
Company	Select the portfolio company to which you are defining access privileges for the organization and division specified from the drop-down list.



Field	Do this
Branch	Select the portfolio branch of the company to which you are defining access privileges for the organization and division specified from the drop- down list.
Allowed	Check this box to provide access to the data pertaining to the company and branch, for the organization and division specified.

Table 3-7 (Cont.) Access Grid

3. Perform any of the Basic Actions mentioned in Navigation chapter.

## 3.3.2 Screen

In the screen, you can control the access to the following:

- 1. Menu Control access at the application menu level. For example, for **Setup** menu you can provide access only to an Administrator.
- 2. Screens Control access to the screens available in the application.
- Buttons Control access based on the stage. For example, Add and Edit buttons can be disabled once an application is funded. If you want to restrict updating the Applicant details, then edit button has to be disabled for the stage.
- Fields Control access to base and user defined fields. The screen allows you to restrict access to different screens and fields using the following tabs:
- Security Access Definition
- Field Access Definition
- Security User Access Definition Details

### 3.3.2.1 Security Access Definition

### To set the Screen Security

- 1. Click Setup > Setup > Administration > User > Access > Screen.
- 2. In the **Security Super Group** section, you can view the details of the super group you want to work with.



### Figure 3-9 Security Super Group

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3. In the **Security Access Definition** section, perform any of the Basic Operations mentioned in Navigation chapter.

Note: You can not add a new record.

A brief description of the fields is given below:

### Table 3-8 Security Access Definition

Field	Do this	
Access Code	The system displays the selected access code.	
Description	Modify the description of the access code.	
Туре	The system displays the type of security access definition.	
System Defined	If <b>Yes</b> is selected, the security access definition entry is system defined.	
	If <b>No</b> is selected, the security access definition entry is manually defined.	
Enabled	Check this box to enable the security access definition entry is enabled.	

- 4. Perform any of the Basic Actions mentioned in Navigation chapter.
- In the Security User Access Details section, perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields is given below:

Field	Do this
Access Type	Select the access type of the user who will have access to this screen from the drop-down list.
Active Value	Select the active value of the user who will have access to this screen from the drop-down list.
Allowed	Select <b>Yes</b> to allow access to this screen or <b>No</b> to deny access to this screen.
System Defined	Select <b>Yes</b> , if the screen user access definition entry is system defined.
	Select <b>No</b> , if the screen user access definition entry is manually defined.

### Table 3-9 Security User Access Details

6. Perform any of the Basic Actions mentioned in Navigation chapter.

## 3.3.2.2 Field Access Definition

The Field Access Definition tab facilitates for field customization in the User Interface (UI) screen. In this tab, you can do the following:

- Enable User Defined Fields (UDFs) to be displayed in respective UI which are provided as part of product installation/upgrade
- Allow or restrict user access to base non-mandatory fields and UDFs maintained in the system
- Regroup base fields to another section in UI

### Figure 3-10 AccessGrid\_field

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Note the following:

 The Field Access Definition tab displays User defined Fields maintained in the system for which you can specifically define access permissions based on user responsibility.



- The base mandatory fields are loaded automatically and Access Responsibility is set to ALL by default during product installation/upgrade. The same cannot be modified and hence are not displayed in this tab.
- Field access and customizations are to be performed at your sole discretion and OFSLL is not responsible for any impact/damage/mismatch in the data being represented or resulting out of this change.
- Field labels can further be customized in Administration > System > Label Configuration screen.

Before defining field access, refer to the table below which indicates the possible combinations of a particular field being displayed and allowed to edit in UI.

Table 3-10 Fiel	d Definition
-----------------	--------------

View Type	Access	Result
VIEW	NO	NON VIEWABLE
VIEW	YES	VIEWABLE AND EDITABLE
LOCK	NO	READONLY
LOCK	YES	VIEWABLE AND EDITABLE

### To add/enable new User Defined Fields

1. In the Field Access Definition section, click Add and populate the following details:

Field	Do this
Language	Select the language of the user(s) who will have access to this field from the drop-down list.
Division	Select the division or group within the organization to which the user belongs from the drop-down list.
Object Name	Select the Object Name from the drop-down list. You can use the search option to query based on specific name. The list is populated based on the combination of Language and Division selected above.
Field Name	Select the field to be updated from the drop- down list. The list is displayed based on the object selected.
Access Type	Select the access type as one of the following from the drop-down list.
	View - to display and make the field editable.
	Lock - to only display the field.
	<b>Note</b> : Option defined here takes precedence with the display (Y/N) option selected in Setup > Administration > System > Label Configuration tab.
System Defined	Select <b>Yes</b> , if the field access definition is system defined.
	Select <b>No</b> , if the field access definition is manually defined.

### Table 3-11 Field Access Definition



### Table 3-11 (Cont.) Field Access Definition

Field	Do this
Enabled	Check this box to enable the field access definition.

- 2. Perform any of the Basic Actions mentioned in Navigation chapter.
- 3. Click Update. System refreshes the cache and automatically updates the Field Access Details from database to display in header section. After updating the required changes in screen, you need to logout and re-login for changes to be effective. This is basically to refresh session cache and update Field Access information from database server. Though, there is Update option, clicking on the same only refreshes the cache and reloads the record.

### To enable/disable Base fields

1. In the Field Access Definition section, click Edit and populate the following details:

Field	Do this
Access Code	View the access code defined for the field.
Description	View the access code description. You can modify the details if required.
Туре	By default, system displays the name of the group inside which the field is displayed in UI. To move the field to a different group, select the required type from the drop-down list.
System Defined	Select <b>Yes</b> , if the screen field access definition is system defined.
	Select <b>No</b> , if the screen field access definition is manually defined.
Enabled	Check this box to enable the field access definition.

### Table 3-12 Field Access Definition

### 3.3.2.3 Security User Access Definition Details

The **Security User Access Definition Details** sub tab is available only for base - non mandatory fields and user defined fields. In the **Security User Access Definition Details** sub tab you can defined field access and set restrictions to specific user responsibility.

 In the Security User Access Definition Details section, perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields is given below:

Table 3-13	Security User Access Definition Details
------------	---

Field	Do this
Access Type	Select RESPONSIBILTY as the access type from the drop-down list since access to field is based on responsibility by default. This field is disabled during edit.
Active Value	Select the user role who needs to have access to this field from the drop-down list.



Field	Do this
Allowed	Select <b>Yes</b> to allow access to this field or <b>No</b> to deny access to this field.
System Defined	Select <b>Yes</b> , if the field user access definition is system defined.
	Select <b>No</b> , if the field user access definition is manually defined.

### Table 3-13 (Cont.) Security User Access Definition Details

2. Perform any of the Basic Actions mentioned in Navigation chapter.

# 3.3.3 Reports

In the Reports screen you can control access to generate certain reports.

### To set up Reports

- 1. Click Setup > Setup > Administration > User > Access > Reports.
- 2. In the **Reports** section, you can view the following information:

DashBoard	Access ×				
Origination	Data Screen Reports Correspondence	Transaction			
Servicing					
a second and the	Departs				
Collections	Reports		2		
> WFP		🖌 Detach 🛛 🖓 Wrap	612		
Tools	Code	Module	Description		Enabled
	LOAN_BOARDING_RPT	SERVICING	LOAN BOARDING REPORT		Y A
Setup	NEW_LN_UPLD_EDTS ACCOUNT_WISE_PDC	SERVICING	NEW LOAN UPLOAD - EDITS ACCOUNT WISE PDC LIST		Y F
Setup	ACC_LIST_LEASE	COLLECTIONS	ACCOUNTS AND LISTING - LEASE		Y
Administration	ACC_LIST_LINE	COLLECTIONS	ACCOUNTS AND LISTING - LIASE		Y
System	ACC LIST LOAN	COLLECTIONS	ACCOUNTS AND LISTING - LOAN		Y
System Paramete	ACC_PAYABLE_ORIGINATION	ORIGINATION	ACCOUNT PAYABLE(ORIGINATION)		Y
Lookups	ACC_PAYABLE_SERVICING	SERVICING	ACCOUNT PAYABLE(SERVICING)		Y
User Defined Tat	ACC_PAY_LOG_CUSTOMER	SERVICING	ACCOUNTS PAYABLE LOG BY CUSTOMER		Y
Audit Tables User Defined Def	ACC PAY LOG PRODUCER	SERVICING	ACCOUNTS PAYABLE LOG BY PRODUCER		Y
Transaction Code					
Data Files					
Dedupe	Reports User Access Definition			📲 Add 🥒 Edit	🔄 View 🛛 🔗 Audit
Securitization	View - Format - 🔛 🔲 Freeze	🖌 Detach 🛛 🖓 Wrap	612		
Events	Access Type Access Value			Allowed	System Defined
Batch Jobs				Yes • No	Yes No
Producer Cycles					
Vendors	Reports User Access Definition				
Collection Cycles	Reports user Access Definition				00.0
Reports				Save and Add Save and Stay	Return
Error Messages					
Translations	* Act	cess Type	~	* System Defined 🔿 Yes 🖲 No	
✓ User	* Arr	ess Value			
Organization		Allowed O Yes No			
Companies Access		HIGHES TES INO			
Users					
Credit Bureau					
Correspondence					
General Ledger					
Oueues					
Printers					
Bank Details					
Check Details					
Standard Payees					
Currencies					

### Figure 3-11 Reports



### Table 3-14 Reports

Field	View this
Code	Displays the code of the report.
Module	Displays the code of the report from the drop- down list.
Description	Displays the description of the report.
Enabled	Displays whether the report definition is enabled or not.

3. In the **Reports User Access Definition** section, you can set the access rights for the report selected in the Reports section. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this
Access Type	Select the access grid function type from the drop-down list.
Access Value	Select the access function grid value from the drop-down list.
Allowed	Select <b>Yes</b> to allow access or <b>No</b> to restrict access to the entry based on the access type and value.
System Defined Yes/No	Select <b>Yes</b> , if the report user access definition entry is system defined.
	Select <b>No</b> , If the report user access definition entry is manually defined.

### Table 3-15 Reports User Access Definition

4. Perform any of the Basic Actions mentioned in Navigation chapter.

# 3.3.4 Correspondence

The Correspondence screen allows you to restrict access to different correspondence commands on the Letters menu, thus restricting your ability to generate certain correspondence.

If you do not have the responsibility to create a type of correspondence, the corresponding command on the Letters menu is unavailable (dimmed).

### To setup the Correspondence

- 1. Click Setup > Setup > Administration > User > Access > Correspondence.
- In the Correspondence Codes section, perform any of the Basic Operations mentioned in Navigation chapter.

Financial Services	Lending and Leasing				h Welcome, PRAKRRAC	· ▼ is Sign Out [QA]
> DashBoard	Access ×					X
> Origination	Data Screen Reports Corresp	pondence Transaction				
Servicing						
> Collections	Correspondence Codes				/ Edit	View View
> WFP		Freeze 🚮 Detach 🚽 Wrap	62		Automation of the	
	Code Description					Enabled
> Tools	CBK_01 01 BANKRU					Y
Setup	CCO_01 01 COLLECT					Y
4 Setup		AR SERVICE SET				Y
Administration	CDF_01 01 DEFICIE					Y
4 System	CFN_01 01 FUNDIN CRF_01 01 REPO/FC	G SET ORECLOSURE SET				Y
System Paramete Lookups		WRITING SET				Y
User Defined Tat Audit Tables User Defined Def Transaction Code Data Files Dedupe Securitization Events	Correspondence Codes			Code CBK_01 Description 01 BANKRUPTCY SET Enabled *		C Return
Batch Jobs Producer Cycles	Correspondence User Acc				💠 Add 🥖 Edit	View 🖌 Audit
Vendors	View 👻 Format 👻 🔛 F	Freeze 🚮 Detach 🛛 🕼 Wrap	62			
Collection Cycles		Access Value			Allowed	System Defined
Reports	RESPONSIBILITY A	ALL			💌 Yes 🔍 No	🔵 Yes 🖲 No
Error Messages						
Translations User						
Organization Companies Access Users Credit Bureau Correspondence General Ledger Queues Printers						

Figure 3-12 Correspondence Codes

A brief description of the fields is given below:

Table 3-16 Correspondence Codes

Field	Do this
Code	The system displays the correspondence code name you want to work with.
Description	The system displays the description for the correspondence code (display only).
Enabled	Check this box to enable the selected correspondence code entry.

 In the Correspondence User Access Definition section, perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields is given below:

### Table 3-17 Correspondence User Access Definition

Field	Do this
Access Type	Select the access grid function type from the drop-down list.
Access Value	Select the access function grid value from the drop-down list.
Allowed	Select <b>Yes</b> to allow access or <b>No</b> to restrict access to the entry based on the access type and value.

Field	Do this
System Defined Yes/No	Select <b>Yes</b> , if the correspondence user access definition entry is system defined.
	Select <b>No</b> , if the correspondence user access definition entry is manually defined.

### Table 3-17 (Cont.) Correspondence User Access Definition

4. Perform any of the Basic Actions mentioned in Navigation chapter.

# 3.3.5 Webservice

The Webservice screen in Access setup allows you to configure access to the available RESTful webservices in the system. The associated seed data for all the RESTful webservices are loaded during product installation and process of installing the same is detailed in the Installation guide.

As an administrator/superuser, you can Enable/Disable Web Service access to users based on their responsibility and ensure that only authorized user have access to specific type of data in the system. Following list indicates some of the available RESTful webservices in the system and the complete list is made available in swagger JSON file shared in OTN library.

- Generic Post Transaction Service
- Call Activity Service
- Scheduler Service
- Account Search Service
- Account Boarding Service
- Payment Posting Service
- Account Detail Service
- Calculator Service
- Application Search Service
- Get Scenario Analysis Service
- Post Scenario Analysis Service
- Lookup Service
- Dialer Integration Service
- Application GET Service
- Application Entry service
- Application Update Service
- Application Status Change
- Application Checklist
- Application ACH GET Service
- Application ACH POST Service
- Application Comment GET Service
- Application Comment POST Service
- Application Document GET Service



Chapter 3 Access

- Application Document POST Service
- Account Comment GET Service
- Account Comment POST Service
- Account Document GET Service
- Account Document POST Service
- Process File Upload Service
- Process File Download Service
- Process File List Service
- Product Service
- Asset Service
- Asset Sub-Type Service
- Scheduler Force ReSubmit
- Remarketing GET Service
- Remarketing POST Service
- Invoice GET Service
- Invoice POST Service

#### To setup the Webservice access

- Click Setup > Setup > Administration > User > Access > Webservice. The screen consists of the following tabs:
  - Security Super Group
  - Security Access Definition
  - Security User Access Definition Details
  - Security Access Definition Details (This sub tab is available only for SERVICING AND COLLECTION Super Group.

Figure 3-13 Webservice

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RESPONSIBILITY SUPERUSER @ Yes No				Yes (@) No
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- 2. The **Security Super Group** section, contains the following super group categories for selection:
  - COMMOM
  - INTERFACES
  - ORIGINATION
  - SERVICING and COLLECTIONS
  - SETUP
  - WHOLESALE FLOOR PLANNING
- 3. Select the required Super Group and the associated data in sub tabs are categorized accordingly.
- 4. In the **Security Access Definition** section, you can view the following field details and edit only the **Description** and **Enabled** status of selected Security Access Definition.

Field	Do this				
Access Code	The system displays the webservice access code.				
Description	The system displays the description of the associated webservice access code and can be edited for required changes.				
Туре	The system displays the type of security access definition.				
System Defined	If selected as <b>Yes</b> , the security access definition entry is system defined. If selected as <b>No</b> , the security access definition entry is manually defined.				
Enabled	Check this box to enable the selected webservice access code.				

#### Table 3-18 Security Access Definition

- 5. Perform any of the Basic Actions mentioned in Navigation chapter.
- In the Security User Access Details section, perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields are given below:

### Table 3-19 Security User Access Details

Field	Do this
Access Type	Select <b>Responsibility</b> (default) as the access type from the dropdown list. For this access type to be available in the drop-down list, ensure that the Lookup Type <b>ACCESS_GRID_TYPE_CD</b> is maintained in the system.



Field	Do this				
Access Value	This field is <b>Read-only</b> for <b>System Defined</b> Security Access Definitions which are loaded as part of seed data during installation.				
	For non-system defined Security Access Definitions, select the access value which is the user responsibility who needs to have access to this webservice from the drop-down list.				
	For user responsibilities to be populated in the drop-down list, ensure that the Lookup Type <b>RESPONSIBILITY_CD</b> is maintained in the system.				
Allowed	Select <b>Yes</b> to allow user access to this webservice or <b>No</b> to deny access. By default, <b>No</b> is selected.				
System Defined	Select <b>Yes</b> , if the webservice user access definition entry is system defined.				
	Select <b>No</b> , if the webservice user access definition entry is manually defined.				

### Table 3-19 (Cont.) Security User Access Details

7. Perform any of the Basic Actions mentioned in Navigation chapter.

#### **Security Access Definition Details**

If you have selected the Security Super Group as **SERVICING and COLLECTIONS**, there is an additional sub section **Security Access Definition Details** enabled. This sub tab facilitates you to further restrict and control access to specific type of data within the accessible RESTful web services. The restriction can be defined based on specific **Account Condition** or **Account Status**.

For example, out of all the account types maintained in the system you can restrict data access to only delinquent account(s) to a particular user responsibility by selecting Access Type as **Account Condition** and Access Value as **Delinquent**.

### Controlling web service data access to permitted user(s)

For any user to access web service data, you need to define atleast one positive (allowed) definition defined in **Security Access Definition Details** section. Else, webserivce data is not displayed for that particular user even if that user responsibility has permissions to access web service.

OFSLL supports multiple user conditions on an Account and system requires to have atleast one account condition defined as **Allowed** in setup to display the data. In case, even if any one of the account condition is defined as **Not Allowed** in setup, then system does not allow to access the data.

During the following scenarios, data is either displayed/not displayed in Webservice screen:

Scenario	Data displayed					
No condition is available on the account and also no condition defined in setup	Data is displayed since there is no restriction.					
Condition is available on the account but not defined in setup	Data is not displayed since restriction is applied					

### Table 3-20 Data in Webservice screen



### Table 3-20 (Cont.) Data in Webservice screen

Scenario	Data displayed
Multiple conditions are available on the account and one condition is defined in setup as <b>Allowed</b>	Data is displayed
Multiple conditions are available on the account and one condition is defined in setup as <b>Not</b> <b>Allowed</b>	Data is not displayed

Whenever user with specific responsibility tries to access the restricted data, following type of error messages are displayed:

- For POST/PUT service, system displays error as Access denied with HTTP Error Code 401.
- For GET service with single account record, system displays error message as **No data found** with http error code 400.
- For GET service with multiple account records, of which some have access restriction and other don't, then system displays only the unrestricted records and does not display the restricted records. In such a case, error message is not displayed.

### Note:

When multiple user access definitions are defined in the system, while processing the data access request to a web service OFSLL first validates for any access restrictions on the user responsibility. If not, then validates the same against **ALL** responsibility before displaying the data in Webservice screen.

For example, if data access restriction is defined for ALL and SUPERUSER responsibilities. when logged in with SUPERUSER responsibility, the data restriction of SUPERUSER is applied. In case, if the user logs in with any other responsibility other than SUPERUSER, then restriction defined for **ALL** is applied.

### To define Security Access Definition Details

- 1. Click Setup > Setup > Administration > User > Access > Webservice tab.
- 2. Select the module in Security Super section as **SERVICING and COLLECTIONS**.
- 3. Select the user responsibility in Security User Access Definition Details section.
- In the Security Access Definition Details section, perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields are given below:

### Table 3-21 Security Access Definition Details

Field	Do this				
Access Type	Select the access function type (as either ACCOUNT CONDITION OR ACCOUNT STATUS) that is being used to control the user access from the drop-down list.				



Field	Do this					
Access Value	Select the access value from the drop-down list. The list is sorted based on the Access Type selected. Also, based on a lookup associated with the Access Type multiple entries for each access type can be created as long as each has a different access value.					
Allowed? Yes/No	Select <b>Yes</b> if the access is allowed and <b>No</b> if the access is not allowed. This indicates whether the selected combination of Access Type and Access Value is allowed to access the data.					
System Defined Yes/ No	Select <b>Yes</b> , if you wish to maintain access type as system defined and <b>No</b> , if you do not want to maintain it as system defined. However, system defined entries cannot be modified.					

### Table 3-21 (Cont.) Security Access Definition Details

5. Perform any of the Basic Actions mentioned in Navigation chapter.

# 3.4 Users

The Users screen allows you to create and set up an user. In the User Definition section, you can assign a user an identification name and password to log on to the system. You can also assign the organization, division, and department where each user is located. Additional fields allow you to record information for contacting the user. You can also define the time frame within which a user has access to the system to ensure compliance to the company's schedule. This is a very useful feature to prevent logins during scheduled maintenance.

The Responsibility field records the job function of the user and defines the level of access that user has within the system; in particular:

- What menu items does the user have access to?
- What edits can the user perform on the Verification link during origination?

### Note:

The system's SUPERUSER responsibility grants access to the entire system. Give careful consideration to the number and type of users who receive this responsibility.

### To set up the Users screen

- Click Setup > Setup > Administration > User > Users. The system displays the Users screen.
- 2. In the User Definition section, perform any of the Basic Operations mentioned in Navigation chapter.



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Figure 3-14 User Definition

Table 3-22	User Definition
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Field	Do this
User	Specify the user ID.
	<b>Note:</b> This field is a unique indicator and cannot be updated, edited, or deleted once saved.
Organization	Select the organization to which the user belongs, from the dropdown list.
Division	Select the division to which the user belongs, from the drop-down list.
Department	Select the department to which the user belongs, from the dropdown list.
Start Dt	Specify the start date for the user. You can also select from the adjoining calender icon.
End Dt	Specify the end date for the user. You can also select from the adjoining calender icon.
System Defined	Select <b>Yes</b> , if the entry is system defined. System defined entries cannot be modified.
	Select <b>No</b> , if the entry is not system defined and it can be modified.
Enabled	Check this box to enable the user.
First Name	Specify the first name of the user.
MI	Specify the middle initial of the user.
Last Name	Specify the last name of the user.
Responsibility	Select the responsibility for the user from the drop-down list.
	<b>Note</b> : The users mapped to the role <b>Responsibility</b> can only view the screens.

Field	Do this
Review Request Supervisor	Select the supervisor responsibility who can also review and respond to review requests from the drop-down list.
	The list displays the corresponding Review Request Supervisors who are either one or more levels higher from the above selected user <b>Responsibility</b> as maintained in <b>RESPONSIBILITY_CD</b> lookup code.
Phone 1	Specify the user's primary phone number.
Extn 1	Specify the phone extension for the primary phone number.
Phone 2	Specify the user's alternate phone number.
Extn 2	Specify the phone extension for the alternate phone number.
Fax 1	Specify the user's primary fax number.
Fax 2	Specify the user's alternate fax number.
Replacement User	Select the user ID of the replacement user from the drop-down list.
Dt	Specify the date from when the replacement is effective. You can also select from the adjoining calender icon.
	<b>Note</b> : These two fields allow you to create a replacement user for the current user. This is particularly useful when a new employee assumes the duties of a former. By completing the Replacement User and Replacement Dt field the system recognizes the replacement user as the current user on the effective date. For more information, refer the section, <b>Replacement Users</b> .
Туре	Select the user type from the drop-down list.
Reference #	Specify the reference number for the user from the drop-down list.
Email	Specify user's email address.
Default language	Select the default language from the drop-down list.
Time Zone	Select the required Time Zone from the drop- down list, The specified time zone would be applicable at company level.
Time Zone Level	Select the time zone level (Organization, Company or User) that would apply by default, when specific time zone is not specified at Company and User level.

### Table 3-22 (Cont.) User Definition

3. Perform any of the Basic Actions mentioned in Navigation chapter.

This section consists of the following topics:

- Replacement users
- Application and Oracle Identity Manager Synchronization

# 3.4.1 Replacement users

By completing the **Replacement User** and **Dt** fields on the Users screen, you can replace an existing user with a new user. The system assigns all responsibilities of the original user to the new user as of the date of the replacement.

The **Replacement User** and **Dt** fields allow you to designate a replacement for the current user in the User ID field. When you complete the **Replacement User** and **Dt** fields, save your entry, and then enable the record, the system replaces the original user. The system changes the **End Dt** field to the date when the original user was replaced (the same date in the Dt field).

The system assigns the queues of the original user to only those replacement users who have the same user responsibilities (or Super User responsibility) as set in the system.

The system updates the following when replacing users:

- 1. Assigns all applications in the replaced user's underwriting queue with the status NEW to the replacement user's queue.
- Assigns all applications in the replaced user's funding queue with a status other than FUNDED to the replacement user's queue. The system currently stores the collector name in the back end tables, which are updated with the replacement users ID in the case of the replacement of any user.
- Also updates the Producer Management screen with the replacement user in the Underwriter and Collector fields. The system assigns all applications routed to the original user to the replacement user. This also includes any future applications for the replaced user.
- 4. The system automatically updates the **Collector ID** field in all accounts to the replacement user and routes all accounts assigned to the original user to the replacement user.

### Note:

The system will not update the replacement user ID for accounts that are closed.

5. On the queue setup of Customer Service screen's Responsibilities sub screen, the record for the original user will be disabled and a new record will be created for the replacement user. If the replacement user already exists in the setup, The system will not create a new record. It updates the user ID and routes all accounts that were assigned to the original user, based on the account condition, to the replacement user.

# 3.4.2 Application and Oracle Identity Manager Synchronization

Oracle Identity Manager is for user administration. Oracle Financial Services Lending and Leasing has been developed in such a way that it can be implemented with or without Oracle Identity Manager. In case OID has been employed, the user definition is done in OID and then synchronized to the Oracle Financial Services Lending and Leasing Users table using a utility JAR called OID Synchronization JAR. In OID, users are defined across various groups belonging to a realm which is nothing but the directory structure in OID. A user can be configured to belong to multiple groups in a realm. Every time the user tries to login to Oracle Financial Services Lending or OBIEE, the system validates the login ID and the password with OID and provides access to those applications.



# 3.5 Credit Bureau

In the system, an important part of the origination process is pulling a credit report from a credit bureau and scoring that information against a user-defined risk model. These credit reports can be pulled both automatically and manually.

After you enter an application, the system compares its contents against pre-screen criteria. If the application passes a pre-screen edits check, the system advances the status of the application and automatically pulls a credit report.

You can manually request a credit report for an applicant or any other party included on the application, such as co-signers and spouses by selecting the bureau from which you want to pull the report. If more than one report type is defined for the selected bureau, then you can indicate the type of report you want to pull.

The following are few additional Credit Bureau Setup details:

- The credit bureau from which the report is pulled is determined by the applicant's zip code. The credit bureau interface searches the information in the Credit Bureau Zip Matrix tab and matches the applicant's zip code to determine the bureau(s) from which to request a report.
- The number of credit reports automatically pulled per applicant is controlled through the credit request parameter CRB\_MAX\_BUREAU\_PULL. If this parameter is set to 1, a credit bureau request will be made for the Bureau1 credit bureau from the zip code matrix. Likewise, if this parameter is set to 2, a credit bureau request will be made for the Bureau1 and the Bureau2 credit bureaus from the zip code matrix.
- The system automatically pulls credit reports for only the primary applicant and the primary applicant's spouse (for joint applications) unless the CRB\_ALL\_APL\_BUREAU\_PULL credit request parameter is set to Y. However, if the parameter is set to Y, the system pulls credit reports for all of the applicants on the Line of credit, regardless of their relationship to the primary borrower.
- Passwords, default report formats, and other required information from the credit bureaus are set up in the Report Formats screen.
- For identity scan data to flow into Equifax ACRO/ACRO Plus credit reports, the add-on has to be enabled at contract level. Please speak to your representative for enabling the addon.

Member codes and passwords when switching credit bureau access methods (moving from dial-up to Net Connect). The member codes and passwords are not dependent on the connection method used to access the bureau.

Frame relay access is from the database server to the Experian host though a TCP/IP socket connection. The connection is outbound only and it is to a specific port (699 or 700) on the Experian host.

The credit bureau service will be accessing Experian Net Connect service through HTTP to the ECALS URL supplied by Experian as well as by the HTTPS to the URL returned as a response to the ECALS URL inquiry (the credit request URL). This access is from the database server access.

This section consists of the following topics:

- Credit Bureau
- Special Metro II Code reporting



- Oracle Wallet Manager setup
- Oracle JVM Security setup
- Importing a trusted certificate into an Oracle Wallet
- Importing the Certificates into an Oracle Wallet
- De-duping Credit Bureau data

## 3.5.1 Credit Bureau

### Navigating to Credit Bureau

On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Administration > User > Credit Bureau**.

The setup for Credit Bureau spans across the following links:

- Report Formats
- Connections
- Zip Matrix
- Parameters
- Score Reasons
- Reporting

### 3.5.1.1 Report Formats

The Reports Formats screen captures and tracks the attributes related to the multiple types of reports offered by the credit bureau agencies. When a company enlists the service of a credit bureau, the credit bureau provides a membership code and password. This information needs to be entered on the Reports Formats screen before you can request a credit report. You must define at least one report for each credit bureau from which you want to pull reports.

The information on the Report Formats screen is location-specific. If the business requires different membership codes for each location, be it a company or branch, then individual records must be set up.

The Score Type, Additional Product, and Inquiry Limit fields on the Credit Report Setup section are optional. They may not apply to all credit bureau types and even if they do apply, you may want to leave them blank and rely on a default value set up at the credit bureau.

### Note:

For more information, refer to the application Installation Guides.

### **To setup Report Formats**

- 1. Click Setup > Setup > Administration > User > Credit Bureau > Report Formats.
- 2. In the **Credit Bureau** section, perform any of the Basic Operations mentioned in Navigation chapter.

Figure 3-15	Credit Bureau Report Formats
-------------	------------------------------

											× !
eport Formats Co	onnections Zip Matr	ix Parameters	Score Reasons Report	ing							
Credit Bureau									🗣 Add 🥖 E	Edit View	🖌 Audit
View - Format -	Freeze	Detach	wrap 🚱								
Bureau Name	Short Name	Source	Country	Zip	Extn	City	State	Address Line 1	Address Line 2	Phone	1
EQUIFAX	EQUIFAX	EFX	UNITED STATES	00603		AGUADILLA		P.O. BOX 105873	SUITE 600	(800)-685-11	11
EXPERIAN	EXPERIAN	EXP	UNITED STATES	00603		AGUADILLA		P.O. BOX 2104		(800)-682-76	
TEST	TEST BUREAU	EXT	AUSTRALIA	2020		SYDNEY	NEW SOUTH WA			(000)-657-97	
EXTERNAL	EXTERNAL	EXT	UNITED STATES	00603		AGUADILLA		P.O. BOX 105873	ASD	(004)-654-64	
QA EXT	QA EXT	QA BUR	UNITED STATES	00602		AGUADA	PUERTO RICO	DRAF	WERW	(000)-000-00	00 ·
Company	Branch	Description	Consumer Member Code	Business Men Code	Customer C	ode Auth Passw Change Dt	Market	Sub Market	Industry	Preamble	Consu Code
		1EF	1EXF	1EFXB	1EFX		DFR	DCV	GH	ESD	QWS
US01	USHQ										
US01										- 49.	A
US01	Details	Detach 4	🚽 Wrap 🛛 🙀						🔶 Add 🥖 E	Edit View	🖌 Audit
US01	Details	Detach 🦷	실 Wrap 🙀	Repo		lti Request Sc	ore Type Addl Pro	oduct Inquiry Li		Edit View •	
US01	Details		실 Wrap 🔂			owed Sc		oduct Inquiry Li ADVISOR 6 MONTH	mit Default		
US01	Details	Detach .	ي Wrap	Repo			ore Type Addl Pro	oduct Inquiry Li			

Table 3-23	Credit Bureau Report Formats
------------	------------------------------

Field	Do this
Bureau Name	Specify the name of the credit bureau company.
Short Name	Specify the abbreviated or short name for the bureau.
Source	Select the credit bureau source from the drop- down list.
Country	Select the country of the credit bureau address from the drop-down list.
City	Specify the city for the credit bureau address.
State	Select the state of the credit bureau address from the drop-down list.
Address Line 1	Specify the address line 1 for the credit bureau.
Address Line 2	Specify the address line 2 for the credit bureau.
Zip	Select the zip code for the credit bureau address from the dropdown list.
Extn	Specify the extension of the zip code for the credit bureau address.
Phone 1	Specify the primary phone number for the credit bureau.
Extn 1	Specify the extension for the primary phone number.
Phone 2	Specify the secondary phone number for the credit bureau.
Extn 2	Specify the extension for the secondary phone number.
Fax 1	Specify the primary fax number for the credit bureau.



### Table 3-23 (Cont.) Credit Bureau Report Formats

Field	Do this
Fax 2	Specify the alternative fax number for the credit bureau.

- 3. Perform any of the Basic Actions mentioned in Navigation chapter.
- In the Credit Bureau Report Formats section, perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields is given below:

Table 3-24	<b>Credit Bureau</b>	<b>Report Formats</b>
------------	----------------------	-----------------------

Company         Select the portfolio company that will be using the above credit bureau from the drop-down list.           Branch         Select the portfolio branch from the company that will be using the above credit bureau from the drop-down list.           Description         Specify the credit report format description.           Member Code         Specify the credit bureau member code (assigned by bureau).           Password         Specify the credit bureau password.           Customer Code         Specify the customer code.           Auth Password Change Dt         Display the last authorization password change date. The Experian Net Connect product requires that the Auth Password (or SSP Password in Experian jargon) be changed every 90 days (or soore). Equifax may have similar requirements, but they were not known at the time of this writing. Use the date displayed in this field to identify when the password needs to be changed both in the system and at the credit bureau. Changing the password does not initiate or perform a change at the bureau. Changing the password is the bureau. Changing the password does not initiate or perform a change at the bureau for the procedure for changing the password (display only).           Auth Password         Displays the authorization password (display only).           Auth Password         Displays the authorization password (display only).           Auth User ID         Displays the authorization password (display only).           Auth Password         Specify the authorization user ID.           New Auth User lad         Specify the authorization user p	Field	Do this
that will be using the above credit bureau from the drop-down list.DescriptionSpecify the credit report format description.Member CodeSpecify the credit bureau member code (assigned by bureau).PasswordSpecify the credit bureau password.Customer CodeSpecify the customer code.Auth Password Change DtDisplay the last authorization password change date. The Experian Net Connect product requires that the Auth Password (or SSP Password in Experian jargon) be changed every 90 days (or sooner). Equifax may have similar requirements, but they were not known at the time of this writing. Use the date displayed in this field to identify when the password needs to be changed.Note: The password needs to be changed both in the system and at the credit bureau. Changing the password (display only).Auth User IDDisplays the authorization password (display only).Auth PasswordDisplays the authorization password (display only).Auth PasswordDisplays the authorization password (display only).Auth User IDDisplays the authorization password (display only).Auth PasswordSpecify the authorization user ID (display only).Auth User IdSpecify the authorization user ID.New Auth User IdSpecify t	Company	
Member Code         Specify the credit bureau member code (assigned by bureau).           Password         Specify the credit bureau password.           Customer Code         Specify the credit bureau password.           Auth Password Change Dt         Display the last authorization password change date. The Experian Net Connect product requires that the Auth Password (or SSP Password in Experian jargon) be changed every 90 days (or sooner). Equifax may have similar requirements, but they were not known at the time of this writing. Use the date displayed in this field to identify when the password needs to be changed.           Note: The password needs to be changed both in the system and at the credit bureau. Changing the password does not initiate or perform a change at the bureau. Changing the password at the bureau must be done outside the system. Contact the credit bureau for the procedure for changing the password (display only).           Auth Vaser ID         Displays the authorization user ID (display only).           Auth Password         Displays the authorization user ID (display only).           Auth Password         Specify the authorization user ID.           New Auth User Id         Specify the authorization user ID.           New Auth User Id         Specify the authorization user password.           TransUnion Details section (Note: This is only applicable for TransUnion.)         Specify the TransUnion market id.	Branch	that will be using the above credit bureau from
(assigned by bureau).PasswordSpecify the credit bureau password.Customer CodeSpecify the customer code.Auth Password Change DtDisplay the last authorization password change date. The Experian Net Connect product requires that the Auth Password (or SSP Password in Experian jargon) be changed every 90 days (or sooner). Equifax may have similar requirements, but they were not known at the time of this writing. Use the date displayed in this field to identify when the password needs to be changed.Note: The password does not initiate or perform a change at the bureau. Changing the password die password die password die password does not initiate or perform a changing the password (display only).Auth User IDDisplays the authorization password (display only).Auth PasswordDisplays the authorization password (display only).Auth User IDDisplays the authorization password (display only).Auth PasswordSpecify the authorization user ID (display only).Auth User IDDisplays the authorization password (display only).Auth PasswordSpecify the authorization user ID (display only).Auth User IdSpecify the authorization user ID.New Auth User IdSpecify the authorization user ID.New Auth User IdSpecify the authorization user ID.New Auth User PasswordSpecify the authorization user password.TransUnion Details section (Note: This is only applicable for TransUnion.)Specify the TransUnion market id.	Description	Specify the credit report format description.
Customer Code       Specify the customer code.         Auth Password Change Dt       Display the last authorization password change date. The Experian Net Connect product requires that the Auth Password (or SSP Password in Experian jargon) be changed every 90 days (or sooner). Equifax may have similar requirements, but they were not known at the time of this writing. Use the date displayed in this field to identify when the password needs to be changed.         Note: The password needs to be changed both in the system and at the credit bureau. Changing the password does not initiate or perform a change at the bureau must be done outside the system. Contact the credit bureau for the procedure for changing the password (display only).         Auth User ID       Displays the authorization user ID (display only).         Auth Password       Specify the authorization user ID (display only).         Auth User ID       Displays the authorization user ID (display only).         Auth User Id       Specify the authorization user ID.         New Auth User Id       Specify the authorization user ID.         New Auth User Id       Specify the authorization user ID.         New Auth User Id       Specify the authorization user ID.         New Auth User Id       Specify the authorization user ID.         New Auth User Id       Specify the authorization user ID.         New Auth User Id       Specify the authorization user ID.         New Auth User Id       Specify the authorization user password.         TransUnion Details	Member Code	
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date. The Experian Net Connect product requires that the Auth Password (or SSP Password in Experian jargon) be changed every 90 days (or sooner). Equifax may have similar requirements, but they were not known at the time of this writing. Use the date displayed in this field to identify when the password needs to be changed.Note: The password needs to be changed both in the system and at the credit bureau. Changing the password does not initiate or perform a change at the bureau. Changing the password does not initiate or perform a change at the bureau. Changing the password did the bureau must be done outside the system. Contact the credit bureau for the procedure for changing the password (display only).Auth User IDDisplays the authorization user ID (display only).Auth PasswordDisplays the authorization password (display only).Auth Vaser IDDisplays the authorization password (display only).Auth PasswordSpecify the authorization user ID (display only).Auth User IDDisplays the authorization password (display only).Auth PasswordSpecify the authorization user ID.New Auth User IdSpecify the authorization user ID.New Er This is only applicable for TransUnion.)Specify the TransUni	Customer Code	Specify the customer code.
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Auth PasswordDisplays the authorization password (display only).Note: This field is not displayed to the user and is also encrypted before being stored in the database (display only).Change Authorization User Id/Password sectionNew Auth User IdNew Auth User PasswordSpecify the authorization user ID.New Auth User PasswordSpecify the authorization user password.TransUnion Details section (Note: This is only applicable for TransUnion.)MarketSpecify the TransUnion market id.		in the system and at the credit bureau. Changing the password does not initiate or perform a change at the bureau. Changing the password at the bureau must be done outside the system. Contact the credit bureau for the procedure for
only).Note: This field is not displayed to the user and is also encrypted before being stored in the database (display only).Change Authorization User Id/Password sectionNew Auth User IdNew Auth User IdSpecify the authorization user ID.New Auth User PasswordSpecify the authorization user password.TransUnion Details section (Note: This is only applicable for TransUnion.)MarketSpecify the TransUnion market id.	Auth User ID	Displays the authorization user ID (display only).
is also encrypted before being stored in the database (display only).Change Authorization User Id/Password sectionNew Auth User IdSpecify the authorization user ID.New Auth User PasswordSpecify the authorization user password.TransUnion Details section (Note: This is only applicable for TransUnion.)Specify the TransUnion market id.	Auth Password	
New Auth User Id       Specify the authorization user ID.         New Auth User Password       Specify the authorization user password.         TransUnion Details section       (Note: This is only applicable for TransUnion.)         Market       Specify the TransUnion market id.		is also encrypted before being stored in the
New Auth User Password     Specify the authorization user password.       TransUnion Details section (Note: This is only applicable for TransUnion.)     Specify the TransUnion market id.	Change Authorization User Id/Password section	on
TransUnion Details section         (Note: This is only applicable for TransUnion.)         Market       Specify the TransUnion market id.	New Auth User Id	Specify the authorization user ID.
(Note: This is only applicable for TransUnion.)         Market       Specify the TransUnion market id.	New Auth User Password	Specify the authorization user password.
Market Specify the TransUnion market id.	TransUnion Details section	
	(Note: This is only applicable for TransUnion.)	
Sub Market Specify the TransUnion Sub Market id.	Market	Specify the TransUnion market id.
- · ·	Sub Market	Specify the TransUnion Sub Market id.



Field	Do this
Industry	Specify the TransUnion Industry code.
Experian Details section	
(Note: This is only applicable for Experian.)	
Preamble	Specify the Experian preamble code.
Host Code	Specify the Experian host ID.
UIC	Specify the Experian UIC.
Equifax Details section	
(Note: This is only applicable for Equifax.)	
Service Name	Specify the equifax service name. The service name will be provided to you by Equifax when your company's Internet System to System account is created. Possible values for pulling credit reports are acrotest (for access to the test system) and acro (for access to the production system).

### Table 3-24 (Cont.) Credit Bureau Report Formats

- 5. Perform any of the Basic Actions mentioned in Navigation chapter.
- 6. In the Report Format Details section, you can choose the various parameters of report format and also indicate if the report is to be processed internally or externally. To support geography specific Credit Bureau integration, external interface is also supported in OFSLL. In such case, a webhook request for Credit Bureau Onboarding report is initiated from OFSLL. The same is processed in external bureau service depending on the endpoint configuration (type of bureau to be used as defined in Setup > Administration > System > Webhook screen).

Based on the response received the **Credit Bureau Put** web service is triggered to update the details. Also on processing CREDIT\_REQUEST\_DETAILS the **Status** of the request received in CRL\_CRB\_REP\_STATUS\_CD is updated in **Bureau** tab of Origination and Servicing screens in the following combination:

CRL_CRB_REP_STATUS_CD		Bureau Details > Status	
Primary	Secondary		
Completed	Completed	Completed	
Completed	Failed	Failed	
Failed	Completed	Failed	
Failed	Failed	Failed	
Submitted	Completed	Submitted	
Completed	Submitted	Submitted	

Table 3-25Report Format Details

**7.** Perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields is given below:



Field	Do this
Report	Specify the report name to be accessed from the credit bureau.
Report Type	Select the report type of the credit bureau report from the drop-down list.
Report Class	Select the report class as either Consumer or Business from the dropdown list.
Multi Request Allowed	Check this box to allow report request from multiple bureaus.
Score Type	Select the credit score type from the drop-down list.
Addl Product	Select the product code from the drop-down list.
Inquiry Limit	Select the inquiry limit for the credit report from the drop-down list.
Default	Check this box set this as default report format.
External Report	Check this box if the Credit Bureau Onboarding report request format is to be processed from external system. If selected, the encoding and decoding of request details and pooling of data into report is handled externally.
	By default, this check box is not selected and Credit Bureau Onboarding report request is processed within the system.

### Table 3-26 Report Formats

8. Perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields is given below:

Field	Do this:
Report	Specify the report name to be accessed from the credit bureau.
Report Type	Select the report type of the credit bureau report from the drop-down list.
Score Type	Select the credit score type from the drop-down list.
Addl Product	Select the product code from the drop-down list.
Inquiry Limit	Select the inquiry limit for the credit report from the drop-down list.
Enabled	Check this box to enable the report as default.

9. Perform any of the Basic Actions mentioned in Navigation chapter.

## 3.5.1.2 Connections

The Connections screen records and supports various connections to the credit bureau to receive reports from the agencies. The system supports connections to the bureaus through one or more modems attached to the database server, network accessed modem server, or direct network connection (usually frame relay).

For modem-based connections, multiple credit bureaus can be accessed over the same modem. If there are multiple requests in the queue, the order in which the bureaus are listed determines the order in which the requests are processed.

For example,

If the credit bureau service checks the submitted credit requests and finds three Experian, one Equifax, and two TransUnion credit requests and the connections setup is Bureau1=TUC, Bureau2=EFX, and Bureau3=EXP, the two TransUnion requests will be processed first, the Equifax request next, and then the three Experian requests.

### Note:

For this above example, adding two more modems and assigning a specific bureau to each one would help to avoid the delay caused by queuing all requests through a single modem.

**IMPORTANT**: Direct network connections must be set up for only one bureau.

Like the Credit Bureau section on the Report Formats screen, the data fields used on the Connections screen are generic and not all fields are used for all access methods. The following table summarizes the data needed for each access method:

Method	Name	Bureau 1	Bureau 2	Bureau 3	Device	Device Speed
Dial-up Required		Required (can be EXP, TUC, or EFX)	Optional (can be EXP, TUC, or EFX)	Optional (can be EXP, TUC, or EFX)	Required (can be either a local serial port device or an IP address and port number of a network modem)	Required for locally attached modems
Experian Frame-relay	Required	Must be EXP	Leave blank	Leave blank	Not applicable	
Equifax Frame-relay	Required	Must be EFX	Leave blank	Leave blank	Must be the IP address and port number of Equifax host	Not applicable
TransUnion Frame-relay	Required	Mustbe TUC	Leave blank	Leave blank	Must be the IP address and port number of TransUnion host	Not applicable
Experian Net. Connect	Required	Must be EXP	Leave blank	Leave blank	Must be the ECALS URL provided by Experian	Not applicable
Equifax Internet System to System	Required Must be Leave Leave Must be the URL EFX blank blank provided by Equifax		provided by Equifax for connecting to the Internet System to	Not applicable		
CSC Internet	Required	Must be CSC	Leave blank	Leave blank	Must be the URL provided by CSC	Not applicable
CredcoConnect	Required	Must be CRD	Leave blank	Leave blank	Must be the URL provided by Credco	Not applicable

Figure 3-16 Credit Bureau\_Methods Table

For frame relay access, specify the IP address provided by the bureau followed by a space and then the port number (for example, 192.168.36.2.700).

#### **Experian Net Connect**



At the time of this writing, the Experian product ECALS URL is:

```
http://www.experian.com/lookupServlet1?lookupService
Name=AccessPoint&lookupServiceVersion=1.0&serviceName=Net
Connect&serviceVersion=2.0&responseType=text/plain
```

### Note:

The URL given above is one continuous string. This can be verified by entering the URL with a browser. The displayed value will be an HTTPS URL.

Enter the entire ECALS URL provided by Experian into the Device field. Notice that this URL does not start with https. The ECALS URL is a URL used by the credit bureau service to request the HTTPS URL. The HTTPS URL is not displayed on any setup screen and is only known to the credit bureau interface at runtime.

#### **Equifax Internet System to System**

At the time of this writing, the Equifax Internet System to System URL is:

https://transport5.ec.equifax.com/servlet/stspost

### **CSC Tri-Merge**

At the time of this writing, the CSC URL is:

https://www.emortgage.Equifax.com/cgi-bin/emspop.exe

#### To setup the Connections

- 1. Click Setup > Setup > Administration > User > Credit Bureau > Connections.
- 2. In the **Credit Bureau Connections** section, perform any of the Basic Operations mentioned in Navigation chapter.



Servicing	Report Formats Conn Credit Bureau Co View - Format - Name	onnect		meters Score Rea	sons Reporting						
	View 🗸 Format 🗸		ions								
	View 🗸 Format 🗸		ione								
> WFP > Tools Setup 4 Setup								al Ad	d 🖉 Edit	View	Audit
> Tools Setup 4 Setup	Name		T Freeze Det	ach 🚽 Wrap	65						
Setup 4 Setup		Bureau				Bureau 2	Bureau 3	Device	Device Speed	Enable	d
4 Setup	and the second se									N	
	EFX TEST FILES	EFX						https://transport5		Y	
	EXP TEST FILES TUC TEST FILES	TUC						https://dm1.exper https://netaccess		Y	
<ul> <li>System</li> <li>System Parameter</li> </ul>	Credit Bureau C	onnect	ions								
Lookups User Defined Tables							Save and Add	d 🕞 Save and Stay	( 🕞 Save a	and Return	C Return
Audit Tables	*	Name			Bureau 3		~	* F	nabled		
User Defined Default Transaction Codes	* Bur	reau 1		~	* Device						
Data Files				~	* Device Speed						
Dedupe	Bur	reau 2		~	* Device Speed						
Securitization											
Events											
Batch Jobs											
Producer Cycles											
Vendors											
Collection Cycles											
Reports											
Error Messages											
Translations											
⊿ User											
Organization											
Companies											
Access											
Users											
Credit Bureau											
Correspondence											
General Ledger											
Queues											
Printers											
Bank Details											
Check Details											
Standard Payees											
Currencies											
Zip Codes											
Products											

Figure 3-17 Credit Bureau Connections

A brief description of the fields is given below:

 Table 3-28
 Credit Bureau Connections

Field	Do this
Name	Specify connection name.
Bureau 1	Select first credit bureau from the drop-down list.
Bureau 2	Select 2nd credit bureau from the drop-down list.
Bureau 3	Select 3rd credit bureau from the drop-down list.
	<b>Note</b> : The Bureau1, Bureau2, and Bureau3 fields in the Credit Bureau Connections section specify which bureau types can be accessed over the connection.
Device	Specify the connection device name. The Device field lists the physical device name for a modem, or the IP address for a network accessed connection.
Device Speed	Select the connection device speed. The Device Speed field is only applicable to server-attached modems. It is used to specify the communications speed between the server and the modem.
Enabled	Check this box to enable the connection.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

### 3.5.1.3 Zip Matrix

The system uses the zip code of the applicant's current home address to determine which credit bureau to use when automatically pulling a report. The Zip Matrix screen allows you to record the credit bureau from which a report is pulled based on a range of zip codes, as well as the company, branch and country of the account.

When searching for a zip code match, the system:

- **1.** Reads the first credit bureau defined in the matrix
- Reads the credit report format to get the appropriate membership code and password for the user's location
- 3. Requests a credit report.

If the system cannot pull a report from the first bureau, it pulls one from the second. If the zip code you entered does not fall in the matrix setup, then the system uses a default zip matrix (0000000000 to 000000000) to select the required bureau.

### To set up the Zip Matrix

- 1. Click Setup > Setup > Administration > User > Credit Bureau > Zip Matrix
- In the Credit Bureau Zip Code Matrix section, perform any of the Basic Operations mentioned in Navigation chapter.

Financial Services Le	nding and Le	easing								and the second
DashBoard	Credit Bureau >									2
> Origination	Report Formats	Connections Zip I	Matrix Parameters Score R	easons Reporting						
Servicing	Credit Burg	au Zip Code Ma	triv					Add	/ Edit View	Audit
Collections		Sector and the sector of the sector of		ଟର				A 1700	gar gar	O rigare
WFP	View - Form	- Hanne	eeze 🔐 Detach 🛛 📣 Wrap		COLORING IN	TRAINER	Transa and the second s	The second second	Desit of Cold	
Tools	Company ALL	Branch ALL		Country UNITED STATES	From Zip 0000000000	To Zip 0000000000	Bureau 1 TUC	Bureau 2 EXP	Bureau 3 EFX	
	ALL	ALL		UNITED STATES	0000000000	0000000599	TUC	EFX	EXP	
Setup	ALL	ALL		UNITED STATES	0000000600	0000001399	EXP	EFX	TUC	
Setup	ALL	ALL		UNITED STATES	0000001400	0000002999	TUC	EXP	EFX	
Administration	ALL	ALL		UNITED STATES	0000003000	0000006999	TUC	EFX	EXP	
⊿ System	ALL	ALL		UNITED STATES	0000007000	0000014999	TUC	EXP	EFX	
System Parameter	ALL	ALL		UNITED STATES	0000015000	0000017799	TUC	EFX	EXP	
Lookups	ALL	ALL		UNITED STATES	0000017800	0000019999	EFX	TUC	EXP	
User Defined Tables	ALL	ALL		UNITED STATES	0000020000	0000025299	EFX	TUC	EXP	
Audit Tables	ALL	ALL		UNITED STATES	0000025300	0000025499	EFX	EXP	TUC	
User Defined Defaults	ALL	ALL		UNITED STATES	0000025500	0000025599	EFX	TUC	EXP	
Transaction Codes	ALL	ALL		UNITED STATES	0000025600	0000025699	TUC	EFX	EXP	
Data Files	ALL	ALL		UNITED STATES	0000025700	0000025799	EFX	TUC	EXP	
Dedupe	ALL	ALL		UNITED STATES	0000025800	0000026099	EFX	EXP	TUC	
Securitization	ALL	ALL		UNITED STATES	0000026100	0000026299	EFX	TUC	EXP	
Events										
Batch Jobs	Credit Bure	au Zip Code Ma	trix							
Producer Cycles Vendors							E s	ave and Stay	Save and Return	Return
Collection Cycles									-	
Reports		* Company ALL	•	* From 7in	000000000			Bureau 2 EXP		
Error Messages										
Translations		* Branch ALL	×	* To Zip	000000000			Bureau 3 EFX		
4 User		· Country UNITED S	STATES	* Bureau 1	TUC		2			
Organization		Contractor Contractor					13			
Companies										
Access										
Users										
Credit Bureau										
Correspondence										
General Ledger										
Queues										
Printers										
Bank Details										
Check Details										
Standard Payees										
Currendes										

### Figure 3-18 Credit Bureau Zip Code Matrix



Field	Do this
Company	Select the portfolio company from the drop-down list.
Branch	Select the portfolio branch from the drop-down list. The branch will be displayed based on the company selected.
Country	Select the country from the drop-down list.
From Zip	Specify the starting zip code (From).
То Zip	Specify the ending zip code (To).
Bureau 1	Select the preferred bureau #1 (first bureau pulled), from the drop-down list. You must enter at least one credit bureau in the Bureau 1 field for each zip code range. The bureau entered in the Bureau 1 field for each range is the primary bureau. For any given range, do not list the same credit bureau in more than one field.
Bureau 2	Select the preferred bureau #2 (second bureau pulled) from the dropdown list.
Bureau 3	Select the preferred bureau 3 (third bureau pulled) from the drop-down list.

#### Table 3-29 Credit Bureau Zip Code Matrix

3. Perform any of the Basic Actions mentioned in Navigation chapter.

### 3.5.1.4 Parameters

The Parameters screen records parameters specifically dealing with credit bureau information. These parameters are divided into three groups:

- Parsing parameters
- Request parameters
- Configuration parameters

Parameters can be defined at the company or branch level. The following credit bureau parameters are configured during the installation:

PARSING PARAMETERS FOR CREDIT BUREAU SERVICE

CONFIGURATION PARAMETERS FOR CREDIT BUREAU SERVICE

The following credit bureau parameters are configured during implementation:

REQUEST PARAMETERS FOR CREDIT BUREAU SERVICE

### To setup the Parameters

- 1. Click Setup > Setup > Administration > User > Credit Bureau > Parameters.
- 2. In the **Credit Bureau Parameters** section, perform any of the Basic Operations mentioned in Navigation chapter.



<ul> <li>&gt; Origination</li> <li>&gt; Servicing</li> <li>&gt; Collections</li> <li>&gt; WFP</li> <li>&gt; Tools</li> <li>etup</li> <li>&gt; Administration</li> <li>▲ Administration</li> <li>▲ Administration</li> <li>▲ System Parameter Lockups</li> <li>User Defined Tables Audit Tables</li> <li>&gt; Dube Telles</li> <li>&gt; Detay Fles</li> <li>&gt; Dedups</li> <li>Securitzation</li> </ul>	Report Formats Cor Credit Bureau I View - Format - Company ALL ALL ALL	Parameter Branch ALL		isons Reporting						
Collections      WFP      Tools      Etup      Setup      Administration      System Parameter      Lockups      User Defined Tables      Audr Tables      Luser Defined Tables      Data Files      Deta Files      Deta Piles      DetaPile      DetaPile	View  Format Company ALL ALL	Branch	etach 🛛 🖓 Wrap	62						
Collections      WFP      Tools      Etup      Setup      Administration      System Parameter      Lockups      User Defined Tables      Audr Tables      Luser Defined Tables      Data Files      Deta Files      Deta Piles      DetaPile      DetaPile	View  Format Company ALL ALL	Branch	etach لي Wrap	ଜ୍ଞ						
WFP      Tools      etup      Stup      Admitistration      System Parameter      Lockups      User Defined Tables      Audit Tables      User Defined Tables      Data Files      Deta Files      Deta Piles      DetaPiles      DetaPiles      DetaPiles      DetaPiles      DetaPiles	Company ALL ALL	Branch	etach 🕼 Wrap	62			-	Add / Edit	View	I Audit
> Tools etup Setup A Administration A System System Parameter Lookups User Defined Tables Audit Tables User Defined Tables User Defined Tables Data Files Data Files Deta piles	ALL									
etup Setup Administration System System Parameter Lookups User Defined Tables Audit Tables User Defined Defined Tables User Defined Defined Transaction Codes Data Files Deta Files	ALL	ALL			Parame	ster Group	Parameter	Parameter Value	Enabled	
Setup A Administration System Parameter Lookups User Defined Tables Audit Tables User Defined Default Transaction Codes Data Files Dedupe	ALL	ALL							N	_
Administration     System     System Parameter     Lookups     User Defined Tables     Audt Tables     User Defined Tables     User Defined Tables     Deta Tables     Data Files     Deta Files     Detape		ALL					ALLOW REVOLVIN ASSIGN SCORE E	Y	Y	
System System Parameter Lookups User Defined Tables Audit Tables User Defined Default Transaction Codes Data Files Dedupe		ALL							Y	
System Parameter Lookups User Defined Tables Audit Tables User Defined Default Transaction Codes Data Files Dedupe		ALL					MAXIMUM AMOUN		Y	
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User Defined Tables Audit Tables User Defined Default Transaction Codes Data Files Dedupe	ALL	ALL							Y	
Audit Tables User Defined Default Transaction Codes Data Files Dedupe							MINIMUM AMOUN			
User Defined Default Transaction Codes Data Files Dedupe	ALL	ALL					ACCOUNTS WITH		Y	
Transaction Codes Data Files Dedupe	ALL	ALL					COLLECTION ITE		Y	
Transaction Codes Data Files Dedupe	ALL	ALL					COLLECTION ITE		Y	
Data Files Dedupe	ALL	ALL					CSC CLOSED STA		Y	
Dedupe	ALL	ALL					DAYS OLD THAT		Y	
	ALL	ALL					DELETE THE EXPE		Y	
	ALL	ALL					DERIVE MISSING		Y	
Events	ALL	ALL			PARSI	IG PARAME	EOUIFAX NARRAT	5	Y	
Batch Jobs										
	<b>Credit Bureau I</b>	Parameter								
Producer Cycles					10	Save and A	dd 🕞 Save and	Stay	nd Paturn	C Retur
Vendors						Dave and 2	ou Dave and	Stor G Taxe o	nu rusturn	An Doron
Collection Cycles										
Reports		* Compa	any ALL	~			Parameter			
Error Messages		* Brar	nch ALL	~			* Enabled			
Translations										
⊿ User		* Parameter Gro	yup	~						
Organization										
Companies										
Access										
Users										
Credit Bureau										
Correspondence										
General Ledger										
Queues										
Printers										
Bank Details										
Check Details										
Standard Payees										
Currencies										
Zip Codes										
✓ Products										
< >>										

Figure 3-19 Credit Bureau Parameters

A brief description of the fields is given below:

Table 3-30 Credit Bureau Parameters

Field	Do this				
Company	Select the portfolio company from the drop-down list.				
Branch	Select the portfolio branch from the drop-down list. The branch will be displayed based on the company selected.				
Parameter Group	Select the credit bureau parameter group from the drop-down list.				
Parameter	Select the credit bureau parameter from the drop-down list				
Parameter Value	Specify the credit bureau parameter value.				
Enabled	Check this box to enable the credit bureau parameter.				

3. Perform any of the Basic Actions mentioned in Navigation chapter.

## 3.5.1.5 Score Reasons

The Score Reasons screen allows you to define or modify the scoring reason codes and descriptions for the predefined scoring models used by the credit bureau agencies.

### Note:

This information is not associated with the user-defined scores determined by the internal Oracle Financial Services Lending and Leasing model during product setup.

### To setup the Score Reasons

- 1. Click Setup > Setup > Administration > User > Credit Bureau > Score Reasons.
- 2. In the Score Models section, you can view the following information.

	- 31									X
DashBoard		Credit Bureau ×								( <b>M</b> ) 5
> Origination		Report Formats Conn	ections Zip Mai	trix Parameters	Score Reas	ons Repo	rting			
Servicing										
Collections		Score Models								
		View - Format -	Free T	ze 🔐 Detach	Wrap لي	65				
> WFP		Score Model	Enabled							
Tools	200	NEW NATIONAL RI.	. Y							
etup		EQUIVALENCY MO	Y							
		EXPERIAN/FICO I								
Setup	â.	EXPERIAN/FICO A								
<ul> <li>Administration</li> <li>System</li> <li>System Parameter</li> </ul>		EXPERIAN/FICO P	Y							
Lookups		Score Reasons						da add	Edit Uew	Audit
User Defined Tables				proget in the second		-		- 1- 200	C For Tren	○ Audur
Audit Tables		View - Format -		ze 🛃 Detach	( Wrap	62				
User Defined Defaults		Reason Code	Description							
Transaction Codes	E	1	Too few accourt							
Data Files		10		unts with high bal						
Dedupe		11				bank account	ts or lack of revolving bank accounts			
Securitization	B	12		living bank accourt						
Events		13		ntly opened retai						
Batch Jobs		14			nal accounts (coll	ections agend	cy, medical, and utility)			
Producer Cycles		15	Lack of mortgag							
Vendors		16			ings on mortgage	accounts or	lack of mortgage accounts			
Collection Cycles		17	Lack of open re							
Reports		18	Numberr of rec	ent delinquencies						
Error Messages		Columns Hidden 1								
Translations		Score Reasons								
⊿ User								Save and Stav	Save and Return	A Return
Organization								C		~
Companies							Reason Code 1			
Access										
Users							* Description TOO FEW ACCOUNTS NOW CURI			
Credit Bureau										
Correspondence										
General Ledger										
Queues										
Printers										
Bank Details										
Check Details										
Standard Payees										
Currencies	-									

Figure 3-20 Score Models

A brief description of the fields is given below:

### Table 3-31 Score Models

Field	Do this
Score Model	Displays the credit bureau score model (display only).
Enabled	Displays if the credit bureau score model is enabled or not.

3. On the **Score Reasons** sub screen, perform any of the Basic Operations mentioned in Navigation chapter.



### Table 3-32 Score Reasons

Field	Do this
Reason Code	Specify the reason code.
Description	Specify the description.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

## 3.5.1.6 Reporting

The system reports to the credit bureau agencies in the Metro 2 format with the payment and account status information of each account holder. The Credit Bureau Reporting screen contains the program identifier to be reported to the bureaus.

### To setup the Reporting

- 1. Click Setup > Setup > Administration > User > Credit Bureau > Reporting.
- 2. In the **Credit Bureau Reporting** section, perform any of the Basic Operations mentioned in Navigation chapter.

DashBoard	Credit Bureau ×				
Origination	Report Formats Conn	ections Zip Matrix	Parameters Score R	easons Reporting	
Servicing					
Collections	Credit Bureau Reporting				👍 Add 🥒 Edit 🔄 View 🗸 Aydit
WFP	View + Format +	Freeze	🖌 Detach 🛛 🚽 Wr	ap 🚱	
Tools	Company	Bureau			Program Identifier Enabled
tup					N
Setup Administration System System Parameter					Save and Add Stay Save and Return Case Beturn
Lookups		* Company			* Enabled
User Defined Tables Audit Tables	* Bureau 💙			~	
User Defined Default					
Securitization Events Batch Jobs Producer Cycles Vendors Collection Cycles Error Messages Tranalations Users Companies Access Users Companies Access Users Companies Access Users Contel Euraau Correspondence General Ledger Queues Printers Bank Details Sandard Payees Currencies Zip Codes					

### Figure 3-21 Credit Bureau Reporting



Field	Do this
Company	Select the portfolio company from the drop-down list.
Bureau	Select the bureau from the drop-down list.
Program Identifier	Specify the program identifier. The customer receives this from the bureau and uses it to identify itself to that bureau. You will need to update this information.
Enabled	Check this box to enable the program.

 Table 3-33
 Credit Bureau Reporting

3. Perform any of the Basic Actions mentioned in Navigation chapter.

# 3.5.2 Special Metro II Code reporting

The system allows you to report the following special Metro II segments to the credit bureau output file:

- Consumer Information Indicator Code (CIIC)
- Compliance Condition Code (CCCD)
- Special Comment Code (SPCC).

The system users will need to use call Action/Results and Reason fields on the Call Activities sub screen of the Customer Service form (Lending > Customer Service > Customer Service (2) master tab > Account Details tab > Call Activities sub tab) to place specific account conditions where these Metro II segments are to be reported. The specific segment reported for a given condition will be based on the account condition and call activity reason codes.

# Note: It is the responsibility of the Administrator or individual user to setup Special Metro II Code reporting functionality.

When users open one of the following conditions:

### Table 3-34 Special Metro II Code reporting

Code	Description
CIIC	CONSUMER INFORMATION INDICATOR CODE (METRO2 - FCRA)
CCCD	COMPLIANCE CONDITION CODE (METRO2)
SPCC	SPECIAL COMMENT CODE (METRO2)

The system recognizes the condition, processes the selected Metro II reporting call activity reason code, and generates the Metro II reporting segment in the Metro II reporting output file.



# Note:

- You are responsible for selecting the correct Metro II reporting segment reason code to be reported. If you do not select a Metro II reporting segment reason code, the system will not generate information to Metro II output file. If you select an incorrect Metro II reporting segment reason code, the system will report the selected Metro II reporting segment. the system does not validate the contents of the Reason field with the contents of the Condition field.
- To end the reported Special Metro II Special Code, close the open Special Metro II Condition (no reason code needed). The system recognizes the closing of the open Special Metro II Condition and will not create a Metro II reporting segment in the output file.
- The CBU\_FILE\_FREQUENCY (METRO 2 FILE FREQUENCY) Company system parameter determines if output file is generated and created daily or output file is written with daily data and output monthly.

### To setup Metro II Code reporting

 On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup > Administration > User > Queues > Call Action Results to open and close the following system defined condition codes:

Action Code	Description
CIIC	CONSUMER INFORMATION INDICATOR CODE (METRO2 - FCRA)
CCCD	COMPLIANCE CONDITION CODE (METRO2)
SPCC	SPECIAL COMMENT CODE (METRO2)

### Table 3-35 Metro II Code reporting

When setup is completed, you can open and close Special Metro II code conditions.

# Note:

Opening and closing Special Metro II Code reporting is a manual process.

The CBU\_FILE\_FREQUENCY (METRO 2 FILE FREQUENCY) Company system parameter determines, if output file is generated and created daily or output file is written with daily data and output monthly.

# 3.5.3 Oracle Wallet Manager setup

The Experian Net Connect, Equifax Internet System to System, and CSC interfaces within the system credit bureau service use functionality provided by the Oracle Wallet feature. Use the Oracle Wallet Manager on the database server to create and export a wallet for use by the credit bureau service.

# Note:

All of the above mentioned interfaces use the same Oracle wallet. If a wallet already exists and is in use by one of the credit bureau interfaces, there is no need to create another wallet. Due to differing certificate requirements, there may be a need to import additional trusted certificates into the wallet, but there will not be a need to create a new one. The credit bureau parameter ORA\_WALLET\_PATH contains the location of the Oracle Wallet used by the credit bureau service.

### To create and export a wallet suitable for use by the credit bureau

Refer to the Oracle documentation for more detailed instructions on how to use the Oracle Wallet Manager to create and manage a wallet:

 If a wallet does not already exist, create one somewhere on the database server. The location must be readable and writable by the Oracle user. Make a note of the full path where the wallet is stored (for example, /etc/ORACLE/WALLETS/oracle or C:\oracle\WALLETS).

For Transunion credit bureau, a separate wallet file is needed under transunion folder inside the main wallet path (for example: /etc/ORACLE/WALLETS/oracle/ transunion Or C:\oracle\WALLETS\transunion).

2. The wallet needs to contain the public key for the certificate authority that issued the server certificate for each HTTPS web site that will be connected to by the credit bureau interface. At the time of this document, those sites are:

Location	Credit Bureau
Experian Credit Bureau (https:// dm1.experian.com/netconnect2_0Demo/servlets/ NetConnectServlet)	Experian
Equifax Credit Bureau (https:// api.uat.equifax.com/business/sts-reports/v1/ report)	Equifax
CSC Credit Bureau (https://emsws.equifax.com/ emsws/services/post/MergeCreditWWW)	CSC
Transunion Credit Bureau (https://netaccess- test.transunion.com)	TUC

### Table 3-36 Credit Bureau Location

This list may change. Use the URL provided to you by the credit bureau when they set up your service. To get the proper Experian HTTPS URL, enter the ECALS URL that was provided by Experian into a web browser. The response returned to the browser is the HTTPS URL that will be used to communicate with Experian.

- 1. Import the necessary certificate authority's certificate files into the Oracle wallet that was created in Step 1. See the appendix of this chapter for detailed instructions of how to download and install a trusted certificate.
- 2. Test the wallet by connecting to each web site with a simple command issued from SQLPlus.

```
SQL> select utl_http.request('https://ssl.experian.com', NULL,
'file:/etc/ORACLE/WALLETS/oracle', 'password') from dual;
```



Replace the URL in the above command with each HTTPS URL given to you for use by the credit bureaus. Also replace the wallet path with the path to your wallet and your wallet password. The output from the command is not important, what is important is that it runs without displaying an Oracle error. If there is an Oracle error, then something is wrong with the contents of the wallet, the path to the wallet, and/or the wallet password.

- 3. When the wallet contains all of the required trusted certificates, export the wallet to a text file. On the **Operations** menu of the Oracle Wallet Manager, choose **Export All Trusted Certificates.** The text file MUST be located in the same directory as the wallet and the filename MUST be default.txt. Anytime a change is made to the trusted certificates in the wallet, the wallet must be re-exported to the same text file.
- In the Setup > Setup > Credit Bureau > Parameters set the ORA\_WALLET\_PATH and ORA WALLET PASSWORD parameters.

# 3.5.4 Oracle JVM Security setup

The Experian Net Connect interface within the credit bureau service requires the use of the Oracle Java Virtual Machine (JVM) that is resident in the Oracle database. Furthermore, specific permissions must be granted to the Java classes used by the credit bureau service. These permissions have been added to the set\_java\_perms.sql script that is part of the distribution. This script (as well as many other useful SQL scripts) is available from the Oracle Financial Services Software technical support Oracle Financial Services Lending and Leasing patches web site.

The set\_java\_perms.sql script needs to run as the SYS user (or a user with SYS privileges). The script will prompt for SYS user id and password. Be prepared to provide it when prompted. Also, the script will select the value of the ORA\_WALLET\_PATH parameter from the credit bureau parameters table. Make sure that it has been updated with the proper wallet path before running the set\_java\_perms.sql script (although the script can be safely run again if necessary).

# **Credit Bureau Service operation**

The basic operation of the credit bureau service has not changed. Once setup, there is no operational difference between accessing the credit bureaus via dial-up, frame relay, or the Internet.

# 3.5.5 Importing a trusted certificate into an Oracle Wallet

The HTTPS servers used by Experian, Equifax, and CSC for their Internet based credit report services (as well as all HTTPS servers) contain a site certificate signed by a trusted Certificate Authority (CA). The CA is an entity that guarantees the identity of the HTTPS server. If the client trusts the CA, and the CA says that the HTTPS server is who they say they are, then the client inherently trusts the HTTPS server. Normally, a client tool such as Microsoft Internet Explorer has a large store of trusted CA certificates which makes secure communication between a client and a trusted HTTPS server relatively seamless and uneventful. Unfortunately, the store of CA certificates in the default Oracle wallet is rather small and it is likely that it will not contain the certificate of the CA that is certifying one or more of the credit bureau web sites. This means that the CA certificate must be imported into the wallet. To do this, the certificates must first be exported from a browser and then imported into the Oracle wallet using the Oracle Wallet Manager.

# Using Microsoft Internet Explorer to Export a Certificate

1. Use Microsoft Internet Explorer and connect to one of the HTTPS URLs referenced in the Oracle Wallet Manager Setup section of this document.



If the web site asks for a user id and password, cancel the dialog box and remain on the top-level HTTPS screen.

- 2. Once connected, from the browser's File menu, choose Properties.
- 3. Click the Certificates button.
- 4. Click the **Certification Path** tab. The bottom-most certificate is the one generated by the host itself. The one or more certificates above the bottom-most one are of greater importance to this task. The screen shot below displays a web site with two CAs (an intermediate, and a primary). Whether it is an intermediate CA or a primary one, the steps are the same for saving the certificate as a text file.

Certificate	x
General Details Certification Path	-12
Certification path	
VeriSign Class 3 Public Primary CA	
✓ <u>V</u> iew Certificate Certificate status:	
This certificate is OK.	
<u>ОК</u>	

Figure 3-22 CreditBureau\_Certificate

- 5. Click the first certificate above the bottom-most certificate (it may be the only certificate above the bottom-most certificate).
- 6. Click the View Certificate button.
- 7. Click the **Details** tab.
- 8. Click the Copy to File button.
- 9. Click the Next button.
- 10. Choose the Base 64 encoded format.



- **11.** Click the **Next** button.
- **12.** Enter a filename and location for the file.
- **13.** Click the **Next** button.
- **14.** Click the **Finish** button.
- 15. Repeat steps 5 through 14 for the next certificate in the certification path, if any.

# 3.5.6 Importing the Certificates into an Oracle Wallet

- Copy the certificates exported and saved during the process described above onto the database server (not the iAS server).
- 2. As the Oracle user (or Administrator on Windows), start the Oracle Wallet Manager.
- Open the wallet that will be used by the credit bureau service. Create a new wallet if one does not already exist.
- 4. View the list of Trusted Certificates in the wallet.
- Check the list of certificates against the list of certificates that are in use on the HTTPS servers used by the credit bureaus (and that were exported and saved during the export process described above).
- 6. Click the Trusted Certificates heading in the left list box of the Oracle Wallet Manager.



				ORACL
Certificate:[Emp		Certificates	Key Size	Expire Date
O STrusted Certifica	1 7	Class 1 Public Primary Certification Authority	1024	January 7, 2020
	. 7	🕱 Class 2 Public Primary Certification Authority	1024	January 7, 2004
Class 1 Pub	7	Class 3 Public Primary Certification Authority	1024	January 7, 2004
- Class 2 Pub	1	🕱 Secure Server Certification Authority	1000	January 7, 2010
(A) 110 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	6	🛱 GTE CyberTrust Root	1024	February 23, 2006
- Secure Serve		GTE CyberTrust Global Root	1024	August 13, 2018
- OTE CyberTr	us 📮	Entrust.net Secure Server Certification Authority	1024	May 25, 2019
- GTE CyberTr	us 🖣	Entrust.net Certification Authority (2048)	2048	December 24, 2019
-🐺 Entrust net S	ec 🖣	Entrust.net Secure Server Certification Authority	1024	February 4, 2020
-🐺 Entrust net C	er 🖣	💈 Class 3 Public Primary Certification Authority	1024	August 1, 2028
-🧟 Entrust net S	ec 🖣	www.verisign.com/CPS Incorp.by Ref. LIABILIT	1024	October 24, 2011
- Class 3 Pub	ic			
www.verisign				

Figure 3-23 Oracle Wallet Manager

7. Use Microsoft Internet Explorer to view the certificate details for the HTTPS web sites (File > Properties > Certificates > Certification Path > View Certificate > General) that will be contacted by the credit bureau service. Look through the list of certificates shown in the right panel of the Oracle Wallet Manager and look for a match between the Issued To and Valid To dates shown in the Internet Explorer View Certificate screen. The screen shot below shows a certificate that is already in the wallet's list of trusted certificates (see the last entry for the www.verisign.com/CPS certificate).

ertificate	1
General Details Certification Path	
Certification path	
VeriSign Class 3 Public Primary CA	.by Ref. LIABILITY LTD.(c)97 Ve
1	⊻iew Certificate
Certificate status:	
This certificate is OK.	
	OK

Figure 3-24 Certificate

- 8. On the **Operations** menu, choose **Import Trusted Certificate** and follow the prompts for locating and loading the files that were copied onto the database server in step 1 for any certificate not already stored in the wallet.
- 9. On the **Wallet** menu, choose **Save** when finished loading certificates.

# 3.5.7 De-duping Credit Bureau data

Oracle Financial Services Lending and Leasing allows you to remove duplicate (**de-dupe**) liabilities data from the credit bureau information.

### **De-duping logic**

The de-duping logic is based on a number of parameters that the system compares among tradelines (**only**) to determine if they are duplicates. The following fields are used to determine if two tradelines are duplicates:

Field	Description
Account #	The account number of the consumer with the lender for the particular account.



Field	Description	
Open Date	The date the account was opened.	
Member Code	The subscriber code of the lender with the respective credit bureau.	
	<b>Note</b> : Since member codes for the same lender differ across bureaus, this field is used only for tradelines reported by the same bureau. Since reports obtained from CSC can have tradelines from different bureaus, this field is only for reports pulled from the credit bureaus.	

## Table 3-37 (Cont.) De-duping logic

All available bureau reports pulled later than DEDUP\_CRB\_EXPIRATION\_DAYS days old will be used.

The following system parameters will be set up to provide switches to allow the functionality to be turned on and off:

#### Figure 3-25 System Parameters

Parameter	Description	Valid Values	Setup Value
JOINT_DEDUP_SPOUSE_LIABILITIES	De-deup the tradelines with spouse	Y,N	Y
JOINT_DEDUP_ALLAPL_LIABILITIES	De-deup the tradelines with spouse and secondary applicants(s).	Y, N	Y
DEDUP_CRB_EXPIRATION_DAYS	Credit report expiration days	Number	90

Whenever two (or more) items are identified as duplicates, Oracle Financial Services Lending and Leasing uses the following hierarchy to pick one of the items as the **correct** one:

- 1. Last Reported Date: The row that has been reported most recently is used.
- 2. **Owner**: In case of a tie on the last reported date, one of the tradelines is picked in the descending order of priority depending on who the tradeline belongs to: Primary, Spouse, then Secondary.

#### **Debt Ratio combination**

Oracle Financial Services Lending and Leasing uses the system parameter DBR\_JOINT\_INC\_DEBT\_WITH\_SPOUSE to decide whether to combine debt ratios of the spouse with the primary applicant. The DBR\_JOINT\_INC\_DEBT\_WITH\_COAPP parameter decides whether to do the same on a non-spousal joint application.

When this indicator is checked, all liabilities in the Liability section on the Summary sub screen of the Applicant (2) master tab with the Include box selected will be used in the debt ratio calculation.

The following system parameter will be set up to provide switches to allow the functionality to be turned on and off:

#### **De-duping process**

The de-duping logic will be integrated into the system decision-making process in the following manner:

ORACLE

### Initial credit pulls on new applications

- If the JOINT\_DEDUP\_SPOUSE\_LIABILITIES/ JOINT\_DEDUP\_ALLAPL\_LIABILITIES system parameters are set to **Y**, uses the de-duping logic described above to uncheck the duplicate liabilities in the spouse's/co-applicant's liabilities.
- If the DBR\_JOINT\_INC\_DEBT\_WITH\_SPOUSE/ DBR\_JOINT\_INC\_DEBT\_WITH\_ALLAPL parameters are set to Y, the system includes the liabilities of the spouse/ co-applicant while calculating the debt ratio of the primary applicant.
- The system will use all available credit reports at the time.

### Subsequent credit pulls (manual)

- To remove duplicate liabilities from the calculation, choose the Dedup Liabilities button on the Underwriting form (Applicants master tab > Summary sub screen > Liability section). (Potential record locking situations force the action to remain manual versus the system automatically doing it).
- If the Populate Debt and Include Debt boxes are selected in the Applicant/Customer Detail section on the Bureau master tab on the Underwriting form for the credit request and the JOINT\_DEDUP\_SPOUSE\_LIABILITIES/ JOINT\_DEDUP\_ALLAPL\_LIABILITIES system parameters are set to Y, the system will use the de-duping logic described above to uncheck the duplicate liabilities in the spouse's/co-applicant's liabilities.
- If the DBR\_JOINT\_INC\_DEBT\_WITH\_SPOUSE/ DBR\_JOINT\_INC\_DEBT\_WITH\_COAPL parameters are set to **Y**, the system will include the liabilities of the spouse/ co-applicant while calculating the debt ratio of the primary applicant.
- The system will use all available credit reports at the time of the request that have been
  requested within the number of days specified in the DEDUP\_CRB\_EXPIRATION\_DAYS
  parameter.

### Restrictions

The de-duping logic will be limited based upon the discussion above. If the system cannot identify two tradelines as duplicates based upon the logic mentioned above, the individual tradelines will be retained. In such circumstances, both tradelines will be used in the debt ratio calculation and it will be the user's responsibility to disregard one of them by clearing the Include check box.

# 3.6 Correspondence

The Correspondence screen enables you to setup the system's correspondence.

The system provides two types of correspondence: predefined and ad hoc. The following chart provides a quick summary of both:

TYPE OF CORRESPONDENCE:	AD HOC	PREDEFINED
Created automatically		Х
Created manually	X	Х
Generated for accounts	X	Х
Generated for applications	X	Х
Set up with the Correspondence link	X	
Set up with the Letters link on the Product link		Х

### Figure 3-26 Correspondence Types



This chapter explains how to setup ad hoc correspondence with the Correspondence form.

The Correspondence screens provide a cost-effective and easy to use method to build custom documents that draw information from the system's database without additional programming. You can choose what to include in a letter, create a template, and then use this template to produce a letter.

The core of the Correspondence module is the document element -- the information stored in the database merged into the correspondence. The system has document elements defined for commonly used data elements in correspondence, such as account numbers, account balances, customer addresses, telephone numbers, and due dates.

Correspondence consists of a document file with text of your choice and the document elements from the system's database.

You can create a correspondence set that consists of one or more documents. If a correspondence set consists of more than one document, such as the account details letter and a payment overdue letter, it prints both documents every time the system generates correspondence for a customer.

The Correspondence module creates the following standard ad hoc correspondence:

- Microsoft Word (RTF)
- Adobe Acrobat (PDF/XFDF)

### Note:

In this document and in the system, the term BANKERS SYSTEM is synonymous with Adobe Acrobat.

This section consists of the following topics:

- Correspondence
- Creating Correspondence
- Generating Correspondence

# 3.6.1 Correspondence

#### Navigating to Correspondence

On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup >** Administration > User > Correspondence.

The Correspondence screen contains the following sub screens:

- System Functions
- Elements
- E-Form Elements
- Documents
- Correspondence



# 3.6.1.1 System Functions

The System Functions screen enables you to view the predefined functions for the appropriate Line of credit product in the system. These are attributes from the database.

Functions define how the system retrieves data to include in correspondence. The data is retrieved as elements which are either specific database columns or calculated values. Elements are recorded on the Elements screen.

#### To view the predefined system functions

- 1. Click Setup > Setup > Correspondence > Line of credit > System Functions.
- 2. In the Function Definition section, you can view the following information.

Financial Services Ler	ding and Leasing	â.	Welcome, DEMOSUPR → 🦉 Sign Qut
DashBoard	Correspondence x		2
Origination	Common Loan Line Lease		
Servicing			
Collections	System Functions Elements E-Form Elements Documents Correspondence		
WFP			
	Function Definition		
Tools	View 🗸 Format 🗸 🙀 🎹 Freeze 🚮 Detach 📣 Wrap 🔞		
stup	Function Name Description	Function Type	Source Program
Setup	GET_ACC_112_DTLS Get ACC Details (Loan OE) GET APP 112 DTLS Get APP Details (Loan OE)	COR_ELM_PROC	CGNACC_EL_112_01
4 Administration		COR_ELM_PROC	CGNAPP_EL_112_01
<ul> <li>System</li> </ul>	GET_APP_ADC_112_DTLS Get Application Decisions (Loan Open Ended) GET_APP_CON_112_DTLS Get Application CON Details (Loan OE)	COR_ELM_PROC COR_ELM_PROC	CGNADC_EL_112_01 CGNACO_EL_112_01
System Parameter	GET_CON_112_DTLS Get CON Details (Loan OE)	COR_ELM_PROC	CGNCON_EL_112_01
Lookups	Get Cont Details (Loan Oc)	CON_CON_PROC	CONCON_CC_112_01
User Defined Tables			
Audit Tables	Eunction Parameters		
User Defined Defaults			
Transaction Codes	View 🗸 Format 👻 📰 Freeze 🚮 Detach 🖉 Wrap		
Data Files	Position Parameter Description		
Dedupe	1 iv_L0_ACC_id Account ID		
Securitization	2 iv_name_ar Parameter Name		
Events Batch Jobs	3 iv_value_ar Parameter value		
Producer Cycles Vendors			
Collection Cycles			
Reports			
Error Messages			
Translations			
4 User			
Organization			
Companies			
Access			
Users			
Credit Bureau			
Correspondence			
General Ledger			
Queues			
Printers			
Bank Details			
Check Details			
Standard Payees			
Currencies			
Zip Codes			
4 Products			
Asset Types			

Figure 3-27 Correspondence - System Functions

A brief description of the fields is given below:

### Table 3-38 Function Definition

View this
Displays the function name.
Displays the function description.
Displays the function type.
Displays the source program.

3. In the **Functions Parameters** section, you can view the following information. A brief description of the fields is given below:

# Table 3-39 Functions Parameters

Field View this	
Position	Displays the parameter position.
Parameter	Displays the function parameter.
Description	Displays the function parameter description.

# 3.6.1.2 Elements

The Elements screen displays the predefined document elements retrieved from the database when the correspondence is generated.

In the Element Definitions section, you can update or edit only the Description field.

#### To view the Elements

- Click Setup > Setup > Administration > User > Correspondence > Line of credit > Elements
- 2. On the **Element Definitions** screen, perform any of the Basic Operations mentioned in Navigation chapter. You cannot add a new record.

DashBoard	6	orrespondence ×							
> Origination		Common Loan Li	ne Lease						
C. NEW MARKEN CO.	-	Common Coan L	ile Lease						
Servicing		System Functions	Elements E-Form Elements Documents Corr	respondence					
Collections									
WEP		Elements				0 Edit	🗐 View 🔗 Audit		
Tools		View - Format	- Freeze 🔐 Detach 🖉 Wrap	ଗଥ		Ø Eur	Tien A Hone		
ietup		Level0 Type	Element Name	Element Type	Description	Data Type	Source Function		
Setup		ACC ACC	ACC_ACCRUAL_DT_LAST_112	S S	ACCOUNT ACCRUAL DT LAST TEST ACCOUNT ACCRUAL DT START	DATE	GET_ACC_112_DTL GET_ACC_112_DTL		
-4 Administration	^	ACC	ACC_ACCRUAL_DT_START_112 ACC_ADV_AMT_LAST_112	5	ACCOUNT ACCRUAL DT START	NUMBER	GET_ACC_112_DTL GET_ACC_112_DTL		
System		ACC	ACC_ADV_AMT_DAST_112 ACC_ADV_DT_LAST_112	s	ACCOUNT ADVANCE ANT LAST	DATE	GET_ACC_112_DTL		
System Parameter		ACC	ACC CHGOFF NEXT FOLLOWUP DT 112	S	ACCOUNT CHGOFF NEXT FOLLOWUP DT	DATE	GET ACC 112 DTL		
Lookups		ACC	ACC_CR_CONSUMED_112	S	ACCOUNT CREDIT CONSUMED	NUMBER	GET_ACC_112_DTL GET_ACC_112_DTL		
User Defined Tables		ACC	ACC_CR_HOLD_112	S	ACCOUNT CREDIT CONSOMED	NUMBER	GET_ACC_112_DTL		
Audit Tables		ACC	ACC_CR_LMT_CUR_112	S	ACCOUNT CREDIT HOLD	NUMBER	GET_ACC_112_DTL		
User Defined Defaults		ACC	ACC_CR_OVERLMT_COUNT_LIFE_112	S	ACCOUNT CREDIT OVERLMT COUNT LIFE	NUMBER	GET_ACC_112_DTL		
Transaction Codes		ACC	ACC CR OVERLMT COUNT YEAR 112	s	ACCOUNT CREDIT OVERLMT COUNT YEAR	NUMBER	GET ACC 112 DTL		
Data Files		ACC	ACC_INT_ACCRUED_AMT_112	S	ACCOUNT INT ACCRUED AMT	NUMBER	GET_ACC_112_DTL		
Dedupe					ACC	ACC LOAN AMT 112	s	ACCOUNT LOAN AMT	NUMBER
Securitization		ACC	ACC_MRATE_CUR_112	s	ACCOUNT MRATE CUR	NUMBER	GET_ACC_112_DTL		
Events	•	ACC	ACC RATE BUY EFFECTIVE 112	s	EFFECTIVE RATE REQUIRED	NUMBER	GET_ACC_112_DTL		
Batch Jobs		٩	ACC	ACC_RATE_CUR_112	s	ACCOUNT RATE CUR	NUMBER	GET_ACC_112_DTL	
Producer Cycles			ACC	ACC RATE EFFECTIVE 112	s	EFFECTIVE RATE	NUMBER	GET_ACC_112_DTL	
Vendors		ACC	ACC RATE EFFECTIVE CUR 112	s	EFFECTIVE BUY RATE	NUMBER	GET ACC 112 DTL		
Collection Cycles		ACC	ACC_RATE_START_YEAR_EFFECTIVE_112	S	EFFECTIVE RATE AT YEAR START	NUMBER	GET_ACC_112_DTL		
Reports		ACC	ACC_REPMT_FIXED_PRINCIPAL_AMT_112	s	REPAYMENT FIXED PRINCIPAL AMOUNT	NUMBER	GET_ACC_112_DTL		
Error Messages			APP	ADC ADV AMT 112	5	APPLICATION DECISION ADVANCE AMT	NUMBER	GET APP ADC 112	
Translations		<					>		
⊿ User									
Organization		Elements							
Companies					El se	ve and Stav	and Return		
Access									
Users			Level0 Type ACC	* Description	OUNT ACCRUAL DT LAST TEST	Enabled ¥			
Credit Bureau			Element Name ACC ACCRUAL DT LAST 112			Default Value			
Correspondence			Element Type S	Data Type DATE		Derdan verde			
General Ledger			condicitype 5	Source Function GET_	ACC_112_DTLS				
Queues									
Printers									
Bank Details									
Check Details									
Standard Payees									
Currencies									
Zip Codes									
4 Products									
Asset Types	~								

## Figure 3-28 Correspondence\_Line\_Elements

A brief description of the fields is given below:

# Table 3-40 Element Definitions

Field	Do this
Level0 Type	Displays the element Level0 type.
Element Name	Displays the element name.
Element Type	Displays the element type.
Description	Specify the element description.
Data Type	Displays the element data type.
Source Function	Displays the element function.
Enabled	Displays if the element is enabled or not.
Default Value	Displays the default value.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

# 3.6.1.3 E-Form Elements

The E-forms Elements screen defines elements included when the system generates online correspondence with a browser. The E-forms screen is set up only for PDF elements using the XFDF format. These definitions translate the external element required by the vendor to a systems correspondence element.

For example,

Table 3-41	E-Form Elements

Туре	Details		
Vendor Element	AllBorrowers.FullNameStreetCityStateZip		
	(Contains names of all borrowers with address of primary customer)		
The system's Elements	PRIM_APL_NAME		
	SPOUSE_APL_NAME		
	PRIM_APA_ADDRESS1		
	PRIM_APA_ADDRESS2		
	PRIM_APA_ADDRESS3		
Translation	PRIM_APL_NAME    ', '    SPOUSE_APL_NAME    ', '    PRIM_APA_ADDRESS1    '; '    PRIM_APA_ADDRESS2    '; '    PRIM_APA_ADDRESS3		

# To setup the E-forms Elements

- Click Setup > Setup > Administration > User > Correspondence > Line of credit > E-Form Elements.
- 2. In the E-form Elements Definitions section, perform any of the Basic Operations mentioned in Navigation chapter.



<ul> <li>&gt; Origination</li> <li>&gt; Serviding</li> <li>&gt; Collections</li> <li>&gt; WFP</li> <li>&gt; Tools</li> <li>&gt; Stap</li> <li>&gt; Stap</li> <li>&gt; System Function</li> <li>&gt; System Function</li> <li>&gt; Signem Addition</li> <li>&gt; System Function</li> <li>&gt; Stap</li> <li>&gt; Stap</li> <li>&gt; Solution Parameter</li> <li>Lookpas</li> <li>&gt; Lookpas</li> <li>&gt; Lookpas</li> <li>&gt; Lookpas</li> <li>&gt; Source Code</li> <li>&gt; Enerst Name</li> <li>&gt; Decorption</li> <li>&gt; Source Code</li> <li>&gt; Prociser Cycles</li> <li>&gt; Prociser C</li></ul>	Y Y
Collections         WFP         Tools         Setup         4 deministration         4 system         4 system         Losing         User Defined Tables         Losing         Data Files         De	tion Enabled N Y nd Stay ] 💽 Save and Return 🛛 🗇 Beturn
Ocleations         WFP         Tools         Setup         User Defined Tables         Data Figs         Data Figs         Securitation         Beth Jobs         Produce         Vendors         Collection Cycles         Reports         Bronk         Organization         Companies	tion Enabled N Y nd Stay ] 💽 Save and Return 🛛 🗇 Beturn
Tools         Setup         Administration         System Brameter         Lookups         Lookups         Authoritables         Authoritables         Authoritables         LevelD Type         System Brameter         Lookups         LevelD Type         LevelD Type         Versite Brandbard         Authoritables         LevelD Type         Status         Detar Transaction Codes         Beth Jobs         Producer Cycles         Vendors         Collaction Cycles         Reports         Conserse         Translations         User Codes         Translations         Organization         Companies	tion Enabled N Y nd Stay ] 💽 Save and Return 🛛 🗇 Beturn
> Tools etup  Stub Stub Account of sult Codes Bearst Dear Type Source Code  * Levelo Type * Dear Type Code * Code * Levelo Type * Dear Type Code * Element Name * Translation * Translation Companies * Use	tion Enabled N Y nd Stay ] 💽 Save and Return 🛛 🗇 Beturn
Setup     Administration <ul> <li>Administration</li> <li>System Parameter</li> <li>Lookups</li> <li>Lookups</li> <li>User Defined Tables</li> <li>Lee Defined Tables</li> <li>User Defined Tables</li> <li>Data Tipe</li> <li>Save and Add</li> <li>Save and</li></ul>	N Y
A Administration ACCOUNT OFSL CLOSE ACCOUNT ACCOUNT CLOSING FOR TEST INTEGER IS System Farameter Lookups Use Defined Tables Audit Tables Use Defined Defaults Transaction Codes Deda niles Bech Jobs Producer Cycles Reports Enor Messages Translations Use Default Translat	Y >
A system Parameter Lockups User Defined Tables Luker Defined Defaults Transation Codes Dear Files Securitization Events Batch Jobs Reports Error Mesages Translations ✓ User Organization Companies	nd Stay 🛛 🕞 Save and Return 🛛 🧔 Beturn
System Parameter Lockups User Defined Tables Aukt Tables User Defined Defaults Transaction Codes Dealor les Dealor les Securitation Events Securitation Events Securitation Events Securitation Collection Cycles Reports Translations Translations Translation User Mesages Translations Translation	nd Stay 🛛 🖶 Save and Return 🖉 🤤 Beturn
Lookups User Defned Tables Audt Tables User Defned Defaults Tranaction Codes Data Hige Deckups Securitization Events Bach Jobs Ronducer Cycles Vendos Collection Cycles Reports Error Nessages Translations 2 User Organization Companies	
Audit Tables Usero Ender Defaults Tranaction Codes Dack niles Deckupe Securitization Events Bach Jobs Producer Cycles Vendos Collection Cycles Reports Error Nessages Translations Vendos Vendos Collection Cycles Vendos	
Levelo Type V Description Transation Codes Delta Files Delta Files Delta Files Delta Files Securitation Events Betch Jobs Producer Cycles Vendors Collection Cycles From Messages Translation U Uter Organization Companies	* Enabled
Transation Codes Collection Cycles ForoNesages Translations Vendes Code Translations Translations Translations Torganization Companies	* Enabled
Deduge Securitation Events Bach Jobs Producer Cycles Vendors Collection Cycles Reports Error Nesages Translations V Usar Organization Companies	
Deduce * Element Name * Translation Events Batch Jobs Producer Cycles Reports Collection Cycles Translation Verdows Collection Cycles Translation Verdows Companies	
Events Bath.Jobs Producer Cycles Collection Cycles Reports Error Nessages Translations 4 Usar Organization Companies	
Producer Cycles V Vendows Collection Cycles Reports Error Messages Translations 4 User Organization Companies	
Producer Cycles Vendors Collection Cycles Reports Error Mesages Translations Juser Organization Companies	
Collection Cycles: Reports Error Messages Translations 4 User Organization Companies	
Reports Error Messages Trandations User Organization Companies	
Translations User Organization Companies	
.⊿ User Organization Companies	
Organization Companies	
Access	
Users Credit Bureau	
Consegnation	
General Ledger	
Queues Printers	
Printers Bank Details	
Check Details	
Standard Payees	
Currencies Zip Codes	
A Products	

Figure 3-29 Correspondence - E-Form Elements

A brief description of the fields is given below:

Table 3-42 E-form Elements Definitions

Field	Do this		
Level0 Type	Select the element Level0 type from the drop- down list.		
Source Code	Select the element e-form source code from the drop-down list.		
Element Name	Specify the element name (the name used in the external form).		
Description	Specify the element description.		
Data Type Code	Select the element data type code from the drop- down list.		
Translation	Select the translation for the e-form element (SQL statement fragment defining the element data), from the drop-down list.		
Enabled	Check this box to enable the e-form element.		

3. Perform any of the Basic Actions mentioned in Navigation chapter.

# 3.6.1.4 Documents

The Documents screen enables you to set up the various documents and the data fields that the system compiles together when creating a correspondence. The system provides two different document formats: Word or XFDF: XML-based form.



# Note:

Oracle Financial Services Software assumes that the user is familiar with Word and the Merge Document command. If the user is creating e-form documents with XFDF, then Oracle Financial Services Software assumes that person is familiar with Adobe forms.

#### To setup documents to be compiled in correspondence

- Click Setup > Setup > Administration > User > Correspondence > Line of credit > Documents.
- 2. In the **Document Definition** section, perform any of the **Basic Operations** mentioned in Navigation chapter.

DashBoard	Correspondence ×	Correspondence x							
Origination	Common Loan Line	Common Loan Line Lease							
Servicing	Surtam Euroctions E	System Functions Elements E-Form Elements Documents Correspondence							
Collections	System Fenctions En		Docaments C	on capondance					
WFP	Documents Def	inition						🗣 Add 🥒 Edit	View 🗸 Audit
Tools	View - Format -								
etup	Code	Description		File Name	Level0 Type	E-Form Source	Product	Source	Enabled
Setup  Administration  System System Parameter Lookups User Defined Tables	Documents Def					Save a		and Stay	
Audit Tables	* Cod				Type ACCOUNT		~	Source ORACLE: BI PU	JBLISHER V
User Defined Default	* Descriptio			* E-Form S	ource OFSLL			* Enabled 🗹	
Transaction Codes Data Files	* File Nam	e		* Pr	oduct ALL		~		
Dedupe Securitization	Document Elen							🔶 Add 🖉 Edit	⊻iew 🛛 🔗 Audit
Events Batch Jobs	View - Format -	A CONTRACTOR OF A CONTRACTOR O	Detach 🖓 Wra						
Producer Cycles Vendors Collection Cycles	No data to display.	ype	Element Name	Descri	otion	Data Type	Format Mask	Default Value	Enabled
Reports	Document Tem	plates						🕂 Add 🥒 Edit	View 🔗 Audit
Error Messages Translations	View - Format -		Detach 🚽 Wra	p 🚯					
User     Organization     Companies     Access	File Name No data to display.	Product	Customer State	Producer St	ate	App/Acc St	New Temple	te Loaded	Enabled
Users Credit Bureau Correspondence General Ledger Queues Printers Bank Details Check Cotalis Standard Payees Currencies Currencies Currencies									

## Figure 3-30 Correspondence - Documents

A brief description of the fields is given below:

#### Table 3-43 Document Definition

Field	Do this
Code	Specify the document code to define the name for the new document.



Field	Do this
Description	Specify the document description for the new document. This entry appears in the <b>Correspondence</b> section on the Request screen, when you generate an ad hoc correspondence.
File Name	Specify the document file name for the resulting file (Word or XFDF document).
	Ensure that the name specified here is same as the BIP Template name since system refers to this file name for generating the correspondence.
Level0 Type	Select the level0 type from the drop-down list.
E-form Source	Select the element e-form source from the drop- down list.
Product	Select the document product from the drop-down list.
Source	Select the document source type from the drop- down list.
Enabled	Check this box to enable the document definition.

## Table 3-43 (Cont.) Document Definition

- 3. Perform any of the Basic Actions mentioned in Navigation chapter.
- 4. In the **Document Elements** section, perform any of the **Basic Operations** mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this
Seq	Specify the sequence number to order the document elements.
Туре	Select element type from the following from the drop-down list. This list provides the following options:
	<b>System-defined</b> – If you select, the value is supplied by the system and cannot be changed in the Correspondence Request screen.
	Constant.
	<b>User Defined Element</b> – If you select, you can choose the value and change it in the Correspondence Request screen.
	<b>User Defined Constant</b> – If you choose, you can choose the value, but you cannot change it in the Correspondence Request screen.
	<b>Translated Element</b> – If a document contains an e-form element and you do not select this option, then the value will not be translated.
Element Name	Select the element name from the drop-down list.

### Table 3-44Document Elements



Field	Do this
Description	Specify element description.
	Notes:
	1. Check that the element name does not have blank spaces or special characters, such as the forward slash "/" or backward slash "\".
	<ol><li>If the element is system-defined, then the system will automatically complete this field.</li></ol>
Data Type	Select the element data type from the drop-down list.
Format Mask	Select the element format mask from the drop- down list.
Default Value	Specify the element default value.
Enabled	Check this box to include the element in the document.

#### Table 3-44(Cont.) Document Elements

- 5. Perform any of the Basic Actions mentioned in Navigation chapter.
- 6. In the **Document Template** section, you can set the information about the template which is attached to the correspondence documents. The template thus saved is similar to the template functionality available in MS word. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this
File Name	Specify the file name to define the name for the new template.
Product	Select the product for which the template is valid, from the dropdown list.
Customer State	Select the customer state for which the product is valid, from the drop-down list.
Producer State	Select the Producer state for which the product is valid, from the drop-down list.
App/Acc St	Select the Applicant/Account state for which the product is valid, from the drop-down list.
New Template	Check this box to load the template as a new template.
Loaded	Check this box to indicate that the template is loaded.
Enabled	Check this box to enable the template.

#### Table 3-45 Document Template

# Note:

You can define multiple templates for each document and the template file name (BIP template) is picked based on following criteria – Product and Producer / Account / Customer State.

7. Perform any of the Basic Actions mentioned in Navigation chapter.

The Document Elements sub screen records the system's application or account information that appears in the ad hoc correspondence.

### To generate a data file for a document

- In the Document Definition section of Setup > Setup > Administration > User > Correspondence >Line of credit > Documents, select the record for which you want to generate a data file.
- 2. Click Gen. Data File button.

The system displays a new screen with the following options:

### Figure 3-31 Generate a data file

pening CODE1 You have chosen to	onen:
	open.
🔁 CODE1	
which is a: Ad	obe Acrobat Document
from: https://2	10.184.132.155:7013
What should Firefo	x do with this file?
Open with	Adobe Acrobat (default)
Save File	
Do this <u>a</u> uto	matically for files like this from now on.
	OK Cancel

- Open with Select to view the data file in the format you want. The adjacent dropdown list provides a list of formats compatible with the system. The system downloads the file and displays it.
- Save File Select to save the data file on your system.
- 3. Check the box **Do this automatically for files like this from now on** to apply selected properties for the files which are similar to the current one.

# 3.6.1.5 Correspondence

The Correspondence screen enables you to define who will receive the documents you created on the Document Definition screen by creating correspondence sets. Each document must belong to a set, and a set can have more than one document.

## To set up a correspondence set

- Click Setup > Setup > Administration > User > Correspondence > Line of credit > Correspondence. The correspondence setup is classified into two:
  - Documents

- Functions
- 2. In the **Correspondence** section, perform any of the Basic Operations mentioned in Navigation chapter.

Servicing     System Functions     Elements     E-Form Elements     Correspondence       WFP     Correspondence	DashBoard	Correspondence ×									2
Collections WFP Tools Up Goldentian System S	Origination	Common Loan Line Lear	se								
Collections WFP Tools Correspondence Correspondence Code Description  Figst2 TEST2 TEST2 TEST2 Correspondence TEST3 Collume Code Description  Figst2 TEST3 Collume Company Branch Correspondence Correspo	Servicing	Surtam Euroctions Elemente	E-Even Elemente Documente	Correspondence							
Color       Color <t< td=""><td>Collections</td><td>Syddin i Unctiona Clamana</td><td>En onn Elementa Documenta</td><td>concepondence</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>	Collections	Syddin i Unctiona Clamana	En onn Elementa Documenta	concepondence							
Tools       Image: Second Secon	WFP	Correspondence						de Ad	d / Edit	View	Audit
tup  tup  tup  tode  Description  Print_Schedule  Level  Group  Company  Branch  TEST2  TEST2  TEST2  TEST2  ORLINE  ACCOUNT  System  Correspondence  Correspo	Tools		Freeze Detach & W	rap (d)					- P 8		the report
etup  Administration  Administration  Administration  System  ystem  System System  System  System  System  System  System  System  System  System System  System System  System  System System  System System	etup				Print Schedule	Level	Group		Company	Branc	h
A doministration A doministra	Setup					1					
System Ramater Lockups User Defined Tables Audt Tables User Defined Tables Data Files Deta Files Batch Jobs Froducer Cycles Vendors Collection Cycles Reports Translations Translations Corpanies	Administration										
System Parameter Lockups User Defined Tables User Defined Default Transaction Codes Beta Files Bedape Securitization Events Bach Jobs Produce Cycles Vendors Callection Cycles Reports Transaction State Bach Shedule Transaction Cycles Callection Cycles Berorts Callection Cycles Transactions Transactions Transactions Corpanies	⊿ System		TEST3		ONLINE	ACCOUNT	01 CUSTO	MER SERVICE SET	ALL	ALL	>
User Defined Tables         Audt Tables         User Defined Definit:         Transaction Codes         Deta.pie         Securitization         Events         Batch Jobs         Producer Cycles         Verdors         Collection Cycles         Verdors         Collection Cycles         Verdors         Collection Cycles         Verdors         Oldentions         Transaction Cycles         Verdors         Obstrinets         Reports         Enror Messages         Transaction Company All         Verdors         Obstrinets         Reports         Documents         Protext and bab         Transaction Cycles         Verdors         Openication         Openication         Openication         Companies								_			
Aust Trables User Defox Befault Transaction Codes Data Files Deckpes Securitization Events Reaction Cycles Reports Company ALL Company Company AL Company Company AL Company Company AL Company Company AL Company		Correspondence									
tuere Defined Default Transation Codes Data Files Data		correspondence				(SE)	1				0
Translations Tran							Save and Add	Save and Stay	C Save	and Keturn	Ca Return
Deta Files <sup>™</sup> Description <sup>™</sup>		* Cada			ACCOUNT			a Descal	A11		
Securitization * Print Schedule * Company ALL * * Enabled _ Events Batch Jobs Producer Cycles Vendors Collection Cycles Translations Verw v Format Preceder Detach & Wrap  Companies Verw v Format Reports Reports Reports Verw v Format Reports Reports Reports Verw v Format Reports Reports Verw v Format Verw v	Data Files										
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Figure 3-32 Correspondence

A brief description of the fields is given below:

# Table 3-46Set up a correspondence set

Field	Do this
Code	Specify the correspondence code.
Description	Specify the correspondence description (required).
Print Schedule	Select the correspondence output schedule type from the dropdown list.
Level	Select the correspondence level type from the drop-down list.
Group	Select correspondence group from the drop- down list.
Company	Select the correspondence company from the drop-down list.
Branch	Select the correspondence branch from the drop- down list.
Product	Select the correspondence product from the drop-down list.
Enabled	Check this box to enable the correspondence.



- 3. Perform any of the Basic Actions mentioned in Navigation chapter.
- Click Setup > Setup > Administration > User > Correspondence > Line of credit > Correspondence > Documents.
- 5. In the **Documents** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

#### Table 3-47 Documents

Field	Do this
Document	Select the correspondence document from the drop-down list.
Recipients	Select the recipients for the document from the drop-down list.
Enabled	Check this box to enable the recipient selected.

- 6. Perform any of the Basic Actions mentioned in Navigation chapter.
- Click Setup > Setup > Correspondence > Line of credit > Correspondence > Functions.
- 8. In the **Functions** sub screen, you can define the functions that should be executed before or after correspondence is generated. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

#### Table 3-48 Functions

Field	Do this
Function	Select the correspondence functions from the drop-down list.
Execute When?	Select when to execute the correspondence function from the drop-down list.

9. Perform any of the Basic Actions mentioned in Navigation chapter.

# 3.6.2 Creating Correspondence

- To create a correspondence add a record in the document definition block. For example: SAMPLE\_LOAN\_APP
- 2. In the **Document Elements** section, add the elements required in the correspondence.
- 3. Click on **Gen.Data File** to generate PDF file of the report.



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CORRECE Function of the state	

Figure 3-33 To generate PDF file of the report

- Copy and save the content in the pdf file as an xml file. The saved xml file should have the same name as entered in the Code column of Document Definition section. For Example: SAMPLE\_LOAN\_APP.xml.
- 5. Open MS Word.



- 6. In BI Publisher Tab in MS Word, click on **Sample XML** and import the saved xml file. For Example: SAMPLE\_LOAN\_APP.xml.
- 7. Create the template by inserting required elements tag.



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ste 🛷 Format Painter	B I ∐ - abe x, x' Aa- <sup>8</sup> 2 - <u>A</u> - ≡ ≡ ≡		I Normal I No Spaci Heading 1 Heading 2 Title Subtitle 🐷 Change Styles - 🔓 Select -
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	2		1 · · · 4 · · · 1 · · · 5 · · · 1 · · · 6 · · · 1 · · · 7 · · · / . · .
	APPLICATION FOR PURCHA	SE OF ASSET	Financial Services Lending and Leasing
	LOAN	APPLICATION	BANK FOR PURCHASE OF ASSET
	Requested Loan Amount	:	APP REQ ADV AMT 100
	Dealer		APP PRO NAME
	Approx Value of Asset		APP_APPROX_CASH_PRC_111
	Description of Asset	:	ASE_APP_DESC_100
	Name of Applicant	:	PRIM_APL_NAME
	Date of Birth	:	PRIM_APL_BIRTH_DT
	SSN	:	PRIM_APL_SSN
	Name & Address of Employer		APE_NAME
			APE_ADDRESS1
			APE_ADDRESS2
			APE_ADDRESS3
	Employer Phone	1	APE_PHONE
	Monthly Salary (Gross)		APE_ACTUAL_MTHLY_AMT
	Number of dependants	:	APL_NO_OF_DEPENDENTS
	Residence Address		APA_ADDRESS1
			APA_ADDRESS2
			APA_ADDRESS3
	Address Phone	÷.	APA_PHONE
	E-mail	:	APL_EMAIL_ADDRESS1

Figure 3-34 Creating Template

8. The template created in MS Word should be saved with .rtf extension. For Example: SAMPLE LOAN APP.rtf

# Note:

The .xml and .rtf file should be saved with the same name as entered in the Code column of Document Definition section.

- 9. Upload the rtf template in the BIP and create the data model with SQL query as select CDO XML DOCUMENT from correspondence docs where cdo id = :docId.
- After the data model creation, launch the correspondence screen and click Correspondence tab.
- **11.** You can setup a correspondence with the created doc.

# 3.6.3 Generating Correspondence

- 1. To generate a correspondence open the application for which the correspondence should be generated.
- 2. Click Correspondence tab. In the Correspondence section, click on Add.
- Select the created Correspondence. Click Save and Add to save and add a new record. Click Save and Return to save and return to main screen. Click Return to return to main screen without modifications.



DashBoard	0	Prigination ×											
Origination	5	Search/Task Under	writing: 00000010	50 Review Reque	ests (Pending: 0)								
<ul> <li>Origination Sales Lead</li> <li>Simple Application Entry Application Entry Underwriting</li> </ul>		Application: 00 View + Format +			ER / TODD	Origination Stage	Producer Name	Prc Co Existing Customer	Duplicate	Contact	Sales Agent	it View	Audit Pr
Funding Application Retrieval		04/06/2015	0000001050	UNDEFINED	NEW - REVIEW REQUIRE	Code	PR-00002 : PORSCHE INDU.	Nu	Application	Contact	DEMOSALES	USHO	LO
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## Figure 3-35 Correspondence

4. Click **Generate** to generate the selected correspondence and **View Correspondence** to view the Correspondence in PDF format.

LOAN A	PPLICATIO	BANK N FOR PURCHASE OF ASSET
Requested Loan Amount	:	20000.00
Dealer	:	
Approx Value of Asset	:	.00
Description of Asset	:	2005 TOYOTA CAMRY
Name of Applicant	:	ANDREW WATT
Date of Birth	:	07/15/1975
SSN	:	XXXXX2147
Name & Address of Employer	:	
		58, EAST 19TH STREET
		HOLTSVILLE NY 00544
Employer Phone	:	0
Monthly Salary (Gross)	;	552230.00
Number of dependants	:	0
Residence Address	1	34, WEST 69TH ST N BCH N
		NEW YORK MA 01730 US
Address Phone	:	0
E-mail	:	ANDREW.WATT@XYZ.COM

#### Figure 3-36 Generated Correspondence

# 3.7 Queues

When processing an application, various users might work on the application to complete different tasks. A data entry person might complete the Application Entry screen before an underwriter works on the application using the Applications screen. Later, another user might use the Applications screen to fund the application.

The application processing workflow facilitates the movement of the application from one person to another with queues. Queues create a work section of accounts waiting for a

particular and common task to be performed, such as application entry or verification. The system's powerful queuing module automates this otherwise manual process.

In the Queues setup screen, you can setup and manage workflow and work assignments on a daily basis to ensure that all applications are in the queues of the appropriate users at all times.

Any time an application's status is changed, the system checks whether the application is in the right queue.

The system will sort queues based on an application's status and sub status.

- Origination Tab
- User Groups Tab

# 3.7.1 Origination Tab

The Origination screen on the Queue Setup form allows you to set up queues that direct applications to users during the line of credit origination cycle. Origination queues are based on an application's status and sub status. Whenever an application changes its status/sub status, the system moves the application to a queue based on the information on this screen.

You can define the line of credit origination queues and the corresponding selection criteria based on:

- Application status
- Application sub status
- Product type
- Funding type
- Product
- Underwriter
- State
- Channel
- Producer type
- Producer

With line of credit origination queues set up, the applications in your work queue automatically appear on the Results screen when you open the Underwriting or Funding screen. The queue to which you are assigned appears in the Queue Name field. You would then begin processing the applications in the order of which they are listed, double-clicking the application at the top of the list to load it.

On the **Setup > Setup > Queues** screen, you can determine the direction of the applications to users who process then. Whenever there is a change in the status or sub status of the application, the system places the application in a appropriate queue based on the information available in this screen.

Applications are further filtered based on the following criteria:

- Selection Criteria
- Sort Order
- Responsibilities and Users
- Data Node Assignments



Group Assignment

### To setup Origination Queues

You can either define new Queue Definition details or specify a new name in the **New Queue** field and click **Create Copy** to create a copy of selected queue definition with header and child tab details (except Group Assignment tab).

- 1. On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup > Queues > Origination.
- 2. In the **Origination Definition** section, perform any of the **Basic Operations** mentioned in Navigation chapter.

Queues ×						2
Origination Criteria	Based Condition Customer Service Call Action Results	Activity Tracking User Groups				
Queue Definition	n			🕂 Add 🥖 Edit	View VAL	Idit
View - Format -	Freeze Detach & Wrap	ew Queue	Create Copy			-
Oueue Name	Oueue Desc Oven	ride Responsibility	Priority Company	Branch	Enabled	
DATA_ENTRY_QUE	JE DATA ENTRY APPLICATIONS O NO R	RESPONSIBILITY	1 ALL	ALL	Y	
TST NEW APP QU		RESPONSIBILITY	1 ALL	ALL	N	10
TESTABHI231	DATA ENTRY APPLICATIONS Q NO R	RESPONSIBILITY	1 ALL	ALL	N	
TEST011	DATA ENTRY APPLICATIONS Q NO R	RESPONSIBILITY	1 ALL	ALL	N	
NEW_APP_QUEUE	NEW APPLICATIONS QUEUE NO R	RESPONSIBILITY	1 ALL	ALL	Y	
NEW APP_MAC	NEW APPLICATIONS QUEUE NO R	RESPONSIBILITY	1 ALL	ALL	N	
APPROVED_APP_Q	JEUE APPROVED / CONDITIONED AP NO R	RESPONSIBILITY	2 ALL	ALL	Y	
REJECTED_QUEUE	REJECTED APPLICATIONS QUE. NO R	RESPONSIBILITY	3 ALL	ALL	Y	*
Selection Criteria Application Statu Application St		Group Assignment		Add 🖉 Edit	View 🖌 🖌 Audit	
View - Format		1		- You & Four	- Jucit	
Status	Sub Status				Enabled	
NEW	BACK TO DEALER				Y	
NEW	ENTRY COMPLETE				Y	
NEW	PREQUALIFY				Y	
NEW	PREQUALIFY APPROVED				Y	
NEW	PRESCREEN				Y	
					Y	
NEW	PRESCREEN APPROVED BLANK				Y	

### Figure 3-37 Origination Definition

A brief description of the fields is given below:

# Table 3-49 Origination Definition

Field	Do this
Queue Name	Specify queue name.
Queue Description	Specify queue description.
	<b>Note</b> : The system uses this entry when referring to the queue on other forms.
Override Responsibility	Select an override responsibility code from the drop-down list.
	The system uses this data to determine the User who holds the override responsibility for the specified queue, if an application triggers an <b>override</b> edit.



priority number.
sorts applications by the higher example, an application with a s considered to have a higher priority with a priority # 3.
ompany from the drop-down list.
ranch drop-down list.
-

 Table 3-49 (Cont.) Origination Definition

3. Perform any of the Basic Actions mentioned in Navigation chapter.

This section consists of the following topics:

- Selection Criteria
- Sort
- Responsibilities and Users
- Data Node Assignments
- Group Assignment

# 3.7.1.1 Selection Criteria

Here, you can further filter the applications in a particular queue. This criteria is generally used by organizations to categories and allocate large number of applications to different queues.

## Note:

If you want to execute search on like operators, then use %.

#### To setup Selection Criteria

- 1. Click Setup > Setup > Queues > Origination > Selection Criteria > Application Status.
- 2. In the **Application Status** section, use the **Status** and **Sub Status** fields to define the credit application status/sub status combinations that should be considered for the queue.
- **3.** To setup, perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields is given below:

#### Table 3-50 Setup Selection Criteria

Field	Do this
Status	Select application status from drop-down list.
Sub Status	Select application sub status drop-down list.
Enabled	Select the check box to enable the application status.

4. Perform any of the Basic Actions mentioned in Navigation chapter.



# Note:

All is the default value for each field.

- Click Setup > Setup > Queues > Origination > Selection Criteria > Selection Criteria. In the Selection Criteria section, use the fields to define the credit application that should be considered for the queue.
- 6. To setup, perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields is given below:

Field	Do this
Product Type	Select the product type as line of credit from the drop-down list.
Funding Type	Select funding type from the drop-down list.
Product	Select product from the drop-down list.
State	Select state from the drop-down list.
Channel	Select channel from the drop-down list
Underwriter	Select underwriter from the drop-down list.
Producer Type	Select producer type from the drop-down list.
Producer Group	Select producer Group from the drop-down list
Producer	Select producer from the drop-down list.
Region	Select region of the producer from the drop-down list.
Territory	Select territory of the producer from the drop- down list.
Sales Agent	Select sales agent for the producer from the drop-down list.
Funder	Select funder for the producer from the drop- down list.

## Table 3-51 Selection Criteria

7. Perform any of the Basic Actions mentioned in Navigation chapter.

# 3.7.1.2 Sort

In the Sort sub tab of Queue Definition, the new applications which are in origination queue are displayed here based on sort criteria defined. In case of any overrides, applications would be sorted automatically without the need of a setup definition. However, there is no impact if sort is not defined for a queue.

### To setup Sort Criteria

- 1. Click Setup > Setup > Queues > Origination > Selection Criteria > Sort.
- 2. In the **Sort** section, use the Seq, Sort field, and Order to rearrange the queue.
- **3.** To setup, perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields is given below:

Field	Do this
Seq	Specify the sequence number representing the sorting priority.
Sort Field	Select the sort criteria from the list of parameters available in the dropdown list.
Order	Select either <b>ascending</b> or <b>descending</b> as the sort order.

# Table 3-52 Setup Sort Criteria

4. Perform any of the Basic Actions mentioned in Navigation chapter.

# 3.7.1.3 Responsibilities and Users

- 1. Click Setup > Setup > Queues > Origination > Responsibilities and Users.
- 2. In the **Responsibilities** section, use the **Responsibilities** field to define the responsibilities roles which are authorized to work on the queues.
- **3.** To setup, perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields is given below:

# Table 3-53 Responsibilities and Users

Field	Do this
Responsibility	Select the responsibility from the drop-down list.
Enabled	Check this box to enable the responsibility.

- 4. Perform any of the Basic Actions mentioned in Navigation chapter.
- 5. In the **Users** section, use the **User** field to define the users who are authorized to work on the queue.
- 6. To setup, perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields is given below:

### Table 3-54 Users

Field	Do this
User	Select user from the drop-down list.
Enabled	Check this box to enable.

7. Perform any of the Basic Actions mentioned in Navigation chapter.

# 3.7.1.4 Data Node Assignments

Data node Assignments provides user with the flexibility to view the tabs in origination. User will have option to enable disable Tabs. All the enabled tabs will be displayed when application is in that particular queue. Disabled tabs for the tabs will not be shown when applications is in respective queue.

For example: Application entry Queue

If summary tab to be disabled, the search for the ULN Summary tab and Disable. IN application Entry summary will not be shown.



- Click Setup > Setup > Queues > Origination > Node Assignments. You can enable the administrator to configure the User interface nodes that should be made available for the applications that are being processed in that particular origination queue.
- In the Node Assignments section, perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

Table 3-55 Node Assignments

Do this
Select the node from the drop-down list.
Check this box to enable the record.
-

- 3. Perform any of the Basic Actions mentioned in Navigation chapter.
- 4. Click Load Queue Nodes to display the respective UI nodes in the origination module.

# 3.7.1.5 Group Assignment

The Group Assignment sub tab allows you to add user groups to Origination Queue.

# Note:

Modification of user details (adding or disabling users) within a user group which is added to Group Assignment will implicitly be updated in Responsibilities and Users tab also.

### To add User Group to Group Assignment

- On the Oracle Financial Services Lending and Leasing home screen, click Setup > Administration > User > Queues > Origination > Group Assignment.
- In the User Group section, Click Add. You can also perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields is given below:

### Table 3-56 User Group

Field	Do this
Group Name	Select the user group name from the drop-down list. The list displays the pre-defined user groups available in the system.
Enabled	Check this box to enable the user group.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

# 3.7.2 User Groups Tab

The User Groups tab in Queues is a centralized repository which allows you to define user groups, add and remove users from user groups.

The User Groups tab consists of User Group Definition section listing the defined User Groups and User section below listing the associated users of the selected User Group.

#### Figure 3-38 User Groups

	Queues x	×
DashBoard		
> Origination	Origination Customer Service Call Action Results User Groups	
Servicing		
Collections	User Group Definition	👍 Add 🥒 Edit 📃 Yew 🛷 Audit
> WFP	View 🔻 Format 👻 🔛 Freeze 🔛 Detach 🖉 Wrap 🚱	
Tools	Name Description	Responsibility
etup	GROUP1 GROUP1 UW GROUP1 UW GROUP1	SUPERUSER  UNDERWRITER
Setup	CS_GROUP1 CS_GROUP1	CUSTOMER SERVI
Administration	CS_GROUP2 CS_GROUP2	CUSTOMER SERVI
> System	CS_GROUP3 CS_GROUP3	CUSTOMER SERVI -
4 User		•
Organization		
Companies	User	
Access		
Users Credit Bureau	Users	👍 Add 🥒 Edit 📃 View 🛷 Audit
Correspondence	View 🔻 Format 💌 🔐 🎹 Freeze 🚮 Detach 🖉 Wrap 🚱	
General Ledger	Name	Enabled
Queues	ANAND SHEKAR	Y
Printers	AMIT DE	Y
Bank Details	PRITAM JENA	Y

## To define a User Group

- 1. On the Oracle Financial Services Lending and Leasing home screen, click Setup > Administration > User > Queues > User Groups.
- 2. In the User Groups section, Click Add. You can also perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields is given below:

Field	Do this
Name	Specify user group name.
Description	Specify an appropriate user group description. The same is used while referring this User Group on other screens.
Responsibility	Select the responsibility of the user group from the drop-down list. You can later add only those <b>Users</b> who have the selected responsibility into the user group.
Enabled	Check this box to enable the user group.

#### Table 3-57 User Groups

3. Perform any of the Basic Actions mentioned in Navigation chapter.

### To add Users to User Group

- 1. On the Oracle Financial Services Lending and Leasing home screen, click Setup > Administration > User > Queues > User Groups.
- 2. In the User Groups section, select the required User Group.
- 3. In the Users section, Click Add. You can also perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields is given below:



Field	Do this
Name	Select the user from the drop-down list, The list displays the available users based on the responsibility defined for the user group.
Enabled	Check this box to enable the user.

Table 3-58 Users

4. Perform any of the Basic Actions mentioned in Navigation chapter.

# 3.8 Printers

The Printers screen allows you to set up an unlimited number of network printers and fax devices to be used with the system server. The system uses the information on this screen while selecting a printer, when the printing process involves a batch job or uses a job scheduler. Examples include printing reports and correspondence.

The printers and fax devices can be set up at each organization, division, or department to promote efficient printing of documents, and reports. The system uses this information during product setup and on the Letters screen in the **Batch Printer** field.

### **Special printer names**

The following printer names are predefined and have specific functions within the system:

Name	Description
UNDEFINED	Indicates that the document to be printed is to be previewed in your browser instead of actually printing the document.
ARCHIVE	Instead of sending an item to the printer, the system generates a PDF document and saves it in the archive directory on your server.
EMAIL	For Line of Credit origination correspondences that can be faxed, the system e-mails the document as a PDF attachment to the consumer for direct Line of Credit or to the producer in the case of in-direct Line of Credit.
FAX	For Line of Credit origination correspondences that can be faxed, the system generates a PDF document and will send to the fax server defined in System Parameters.

#### Table 3-59 Printer names

Additionally, you may set up composite entries in the Printer Name field to perform two or more functions at the same time. This can be done by defining a printer name with the following format:

PRINTER NAME = <PRINTER NAME1> + <PRINTER NAME2>

For example, if a printer named JET4050 was previously defined, as were the special printer names listed above, then the following additional printers could be defined:



# Table 3-60 Additional printers

Name	Description
JET4050+ARCHIVE	Prints the document with the jet4050 printer and archives the document.
FAX+ARCHIVE	Faxes and archives the document.
EMAIL+ARCHIVE+JET4050	E-mails, archives, and prints the document with the jet4050 printer.

## To set up the Printers

- 1. Click Setup > Setup > Administration > User > Printers. The system displays the Printers screen.
- 2. In the **Printers** section, perform any of the Basic Operations mentioned in Navigation chapter.

Origination     Prince Definition     Image: Collections     Prince Definition     Image: Collections     Image: Collections <th>Servicing View + Format - Printer Name Collections WreP Tools Setup /th> <th>1</th>	Servicing View + Format - Printer Name Collections WreP Tools Setup	1
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Collections WFP Tools WFP Collections WF Collection WF Collect	Collections     Printer Name     Description     organization     Division     Department     Default       WPF     UNDEFINED     UNDEFINED     MC     ALL     ALL     N       Stop     Actinistration     Fix     MC     ALL     ALL     N       Stop     System Reamed.     EVAIL     MC     ALL     ALL     N       System Reamed.     System Reamed.     KORCIGK     DMC     ALL     ALL     N       System Reamed.     Lise Defined Tat Aukt Tables     MC     ALL     ALL     N       System Reamed.     Lise Defined Tat Aukt Tables     * Division ALL     ML     N       Description     * Division ALL     WC     ALL     N       * Printer Name     * Division ALL     WC     ALL     N       * Printer State     * Division ALL     W     * Enabled     *       * Description     * Division ALL     W     *     *       * Description     * Division ALL     W     *     *       * Description     * Division ALL     W     *     *       * Description     *     *     Division     *     *       * Division Code     *     Corganization     *     *        * U	View 🗸 A
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## Figure 3-39 Printers

A brief description of the fields is given below:

Field	Do this
Printer Name	Specify the printer name. The name of the printer as defined by the server. For a UNIX server, the name might be JET4050, while to access the same printer from a Windows server the name would be: \\servername\jet4050.
Description	Specify the description for the printer.
Organization	Select the organization to which the printer belongs, from the dropdown list.
Division	Select the division to which the printer belongs, from the drop-down list. The division will be displayed based on the organization selected.
Department	Select the department to which the printer belongs, from the drop-down list. The department will be displayed based on the division selected.
	<b>IMPORTANT</b> : When you select a printer to use, the system searches for a best match using the following attributes:
	1. Organization
	2. Division
	3. Department
	Hence, Oracle recommends creating a version of each edit, where ALL is the value in these fields.
	It is also recommended that, you define a default printer for an Organization, Division and Department.
Default	Check this box to set the printer as a default printer.
Enabled	Check this box to enable the printer and that the printer is active.
	Note: Never disable the UNDEFINED printer

#### Table 3-61 Printers

3. Perform any of the Basic Actions mentioned in Navigation chapter.

# 3.9 Intelligent Segmentation

OFSLL is equipped to leverage the Machine Learning (ML) feature of Oracle Database to suggest and create Customer Servicing Queues by analysing the current system data. Using this functionality, system automatically identifies the possible Queue/Segmentation for Account data using the Machine Learning Algorithm thereby creating an Intelligent Segmentation.

This helps to automate the manual process of queue creation which is otherwise done by identifying different segments of Accounts and assigning day to day Customer Service Activities. Further queue processing workflow continues as detailed in Queues section.

- Machine Learning for Queue Creation
- Machine Learning Data visualization
- View Machine Learning Generated Queue
- Create ML Based Queue



# 3.9.1 Machine Learning for Queue Creation

The Intelligent Segmentation screen in OFSLL is based on the Oracle JavaScript Extension Toolkit (Oracle JET) framework. This facilitates to identify different clusters of data and create queues.

In order to access the Intelligent Segmentation screen from the User Interface menu link, you need to enable the system parameter FLL\_SET\_JET\_INTELLIGENTSEG\_URL (JET INTELLIGENT SEGMENTATION URL). For more details on installing and deploying this feature in OFSLL, refer to Installation Manual.

Note:

The input data for Machine Learning (ML) data set cluster creation is provided by the Batch Job QMLPRC\_BJ\_100\_03 (ML DATASET CREATION FOR INTELLIGENT SEGMENTA TION) available in batch job set SET-QCS.

In this screen, you do the following:

# Figure 3-40 Intelligent Segmentation - Workflow



- Identify Cluster of Data for a given Account Condition.
- View hierarchy of cluster and list of accounts falling into different levels of cluster.
- Create a queue by selecting Cluster.

# 3.9.2 Machine Learning Data visualization

The data generated by the system is represented in the following view formats.

- Cluster view
- Segment View
- Insights View
- Selection Criteria Attributes



# 3.9.2.1 Cluster view

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ompany *		Branch *		Accourt	t Conditions *				
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			Clusters	Segment	Insights				
			Cluster-12						
	Cluster-5				Cluste	er-11			
			Cluster-9					Cluster-7	
	Cluster-10				Cluste				
					Cluste	r-13			

# Figure 3-41 Cluster view

# 3.9.2.2 Segment View

Intelligent Segmentation $\times$					Close
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Cluster-10(28)					
Clu	uster-5(32)	Cluster-9(33	) Cluste	r-11(56)	
			Cluste	111(30)	

# Figure 3-42 Segment View



# 3.9.2.3 Insights View

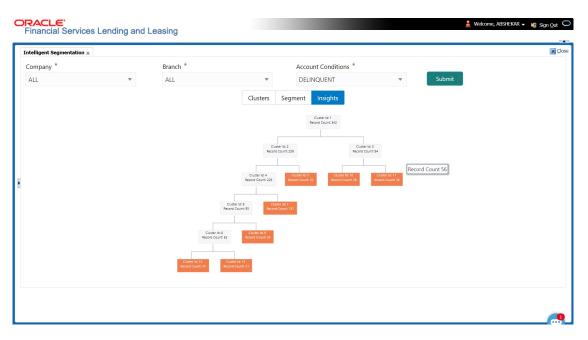


Figure 3-43 Insights View

# 3.9.2.4 Selection Criteria Attributes

Clicking on any of the data segment system displays dynamic record details (Attribute Name and Attribute Value) along with the option to create queue.

Records of Cluster - 7 Create		×
ATTRIBUTE_NAME	ATTRIBUTE_VALUE	
ACC_COLLATERAL_TYPE_CD	HOME	
ACC_DLQ_CATEGORY	180	
ACC_DLQ_DAYS	211.857 to 392.714	
ACC_DUE_TOTAL_AMT	0 to 29612.1	
ACC_OUTSTANDING_TOTAL_AMT	-10985 to 62604.5	

Figure 3-44 Selection Criteria Attributes

# 3.9.3 View Machine Learning Generated Queue

# To view ML based queue



1. Click Setup > Setup > Administration > User > Intelligent Segmentation. The following screen is displayed:

telligent Segmentatio	n×							X C
Company *		Branch *			Account Conditions	*		
select	•	select			select	•	Submit	
			Clusters	Segr	ment Insights			

## Figure 3-45 View Machine Learning Based Queue

2. Select the following option:

Field	Do this
Company	Select the company from the drop-down list. The list is populated only with those Company Definitions to which you have been provisioned access.
Branch	Select the branch within the company from the drop-down list. This may be ALL or a specific branch. This must be ALL, if you have selected <b>ALL</b> in the Company field.
Account Conditions	Select the required account conditions. There are various Account Conditions which are either posted <b>automatically</b> by the system (like updating DELQ delinquency condition on account) or <b>manually</b> through a transaction or call activity.

3. Click **Submit**. System generates different data segments based on above selected combination using a background job process. By default, the data is represented in clusters and can be viewed on other view formats as detailed in Machine Learning Data visualization section.

# 3.9.4 Create ML Based Queue

On generating the data segments in the Intelligent Segmentation screen, you can further drill down to each cluster and view details with different selection criteria. However, the details of each record is based on the data maintained in the system.



	Action
Button	Clicking on this option creates a Queue in OFSLL and the selection criteria of the Queue is populated with the Cluster Attributes. The queue sequence is based on Queue name/Description and is displayed as a confirmation message in the format <b>Queue ML </b> < <b>Account Condition &gt; </b> < <b>Date</b> <b>YYYYMMDD &gt; </b> < <b>Time HHMMSS&gt; created</b> <b>successfully</b> .
	✓ Queue Created Successfully ×
	Queue ML_DELQ_20201209_011239 created successfully

Administration > User > Queues screen.

# Table 3-63 Create ML Based Queue

Note that following with ML generated Queues:

- All Queues are created in **Disabled** status with Selection Criteria **Enabled**.
- Priority is defaulted to 0.
- Company/Branch is defaulted to selected combination.
- Hard Assigned/Group Follow-up/Near Real-Time/Dialler actions are marked as disabled.

# 3.10 Bank Details

The Banks screen defines the banks, a company/branch uses for processing Automatic Clearing House (ACH) and lock box payments.

# Note:

This is **behind the scenes** information that the system uses for payments and does not appear on any other forms.

### To set up the Banks

- Click Setup > Setup > Administration > User > Bank Details link. The system displays the Bank Details screen.
- In the Banks Definition section, perform any of the Basic Operations mentioned in Navigation chapter.

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	Code	Name	Short Name	Enabled	Acco	ount #	Routing #	BIC	IBAN	Country	City		
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10015	JPB	JP BANK	JPB	Y		x1115	831232246	NOT PROVI	DED WEOE	JAPAN	TOF		
stup	NLB	NL BANK	NLB	Y		ox8779	884447474		red inede	NETHERLANDS	AMS		
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Queues													
Printers													
Bank Details													
Check Details													
Standard Payees													
Currencies													
Zip Codes													
Products Asset Types													

Figure 3-46 Banks Definition

Field	Do this
Code	Specify the bank code (ID used internally by Oracle Financial Services Lending and Leasing to represent the bank).
Name	Specify the name for the bank.
Short Name	Specify the short name for the bank (ID displayed to represent the bank. This may be included in any output files).
Enabled	Check this box to enable and indicate this as an active bank
Account #	Specify the account number used for banking transactions with the bank.
	<b>Note</b> : If the organizational parameter UIX_HIDE_RESTRICTED DATA is set to Y, this appears as a masked number; for example, XXXXX1234.
Routing #	Specify the routing number of the bank.
BIC	Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.



Field	Do this
IBAN	Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors.
	Ensure that value entered satisfies the check- digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and checksum. Validation is also done during posting non-monetary transaction (ACH Maintenance).
	You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup > Administration > System > User Defined Tables).
	<b>Note</b> : IBAN for <b>NL</b> country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.
Country	Select the country where the bank is located, from the drop-down list.
City	Specify the city where the bank is located.
State	Select the state where the bank is located, from the drop-down list.
Address Line 1	Specify the address line 1 for the bank.
Address Line 2	Specify the address line 2 for the bank.
Zip	Specify the zip code where the bank is located, from the drop-down list.
Extn	Specify the extension of the zip code where the bank is located.
Creditor Id	Specify the creditor identification details.
Phone 1	Specify the primary phone number of the bank.
Extn 1	Specify the phone extension for the primary phone number.
Phone 2	Specify the alternate phone number for the bank.
Extn 2	Specify the phone extension for the alternate phone number.
Fax 1	Specify the primary fax number for the bank.
Fax 2	Specify the alternate fax number for the bank.
ACH Format	Select the ACH format accepted by this bank from the drop-down list. The list displays the following options: <ul> <li>NACHA Format</li> <li>SEPA Format</li> </ul>

## Table 3-64 (Cont.) Banks Definition

3. Perform any of the Basic Actions mentioned in Navigation chapter.

- 4. Click Setup > Setup > Administration > User > Bank Details > ACH.
- 5. On the ACH Definition sub screen, you can create ACH files for the bank listed in the Banks section. Perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields is given below:

Field	Do this
Company	Select the portfolio company from the drop-down list.
Branch	Select the portfolio branch from the drop-down list.
ACH Identifier	Specify the lock box ID provided by the bank. This field is used in the ACH files to identify the bank.
Enabled	Check this box to enable the ACH and indicate this as an active ACH identifier.

## Table 3-65 ACH Definition

6. Perform any of the Basic Actions mentioned in Navigation chapter.

### 7. Click Setup > Setup > Administration > User > Bank Details > Lock Box.

 On the Lock Box sub screen, you can create lock box files for the bank listed in the Banks screen. Perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields is given below:

Field	Do this
Lock Box Identifier	Specify the lock box ID provided by bank. This field is used in the lock box files to identify the bank.
Company	Select the portfolio company from the drop-down list.
Branch	Select the portfolio branch from the drop-down list.
Enabled	Check this box to enable the lock box.

9. Perform any of the Basic Actions mentioned in Navigation chapter.

# 3.11 Standard Payees

The Standard Payees screen defines the third parties that are frequent payees for checks issued within your organization. These payees are then available on the Consumer Lending screen's Advance Entry screen. When you select the Payee # in the Advance Allocation section, the system completes the remaining fields in this screen with information from the Standard Payees screen.

# Note:

The Payee # field on the Advance Payment forms is a non-validated field. This allows you to select an entry or enter one of your own.

## To set up the Standard Payees

 Click Setup > Setup > Administration > User > Standard Payee. The system displays the Standard Payees screen.



2. In the **Payee Definition** section, perform any of the Basic Operations mentioned in Navigation chapter.

Standard Payees											<b>X</b>
Payee Definition									de Ada	I 🖉 Edit 📃 View	🔗 Audit
View   Format	Freeze		🖓 Wrap								
Payee #	Name	Pmt Mode	Enabled	Country	City	State	Address Line 1	Address Line 2	Zip	Extn	
1001 1002	ACH ACH	ACH ACH	Y	UNITED STATES UNITED STATES	LEXINGTON NEW JERSEY	ILLINOIS NEW JERSEY	LINE1 LINE1	LINE2 LINE2	85587 59868		(012)- (012)-
<	ACH	АСП		UNITED STATES	NEW JEKSET	NEW JERSET	LINEI	LINEZ	39000		(012)
Payee Definition	n								R Save and Stay	Save and Return	Ca Return
									G		A 2
	Payee #				Extn				ACH Account #	767554588	
	* Name				City	LEXINGTON			* Company	ALL	$\sim$
	* Pmt Mode		~		State	ILLINOIS	$\sim$		* Branch	ALL	$\sim$
	* Enabled	_			Phone 1	(012)-345-6789			BIC		$\sim$
		UNITED STATES	s 🗸		Phone 2				IBAN		
	Address Line 1				Bank Name	BANK OF VISA CARD			Start Dt	06/28/1997	
	Address Line 2				Routing #	53847658			Comment		
	Zip	85587		•	Account Type	CHECKING	$\sim$				

Figure 3-47 Standard Payee

Table 3-67	Payee Definition
------------	------------------

Field	Do this
Payee #	Specify the payee number (Identifier for the payee).
Name	Specify the payee name.
Pmt Mode	Select the payment method for the payee from the drop-down list.
Enabled	Check this box to enabled the payee.
Country	Select the country where the payee is located from the drop-down list.
City	Specify the city where the payee is located.
State	Select the state where the payee is located from the drop-down list.
Address Line 1	Specify the address line 1 for the payee (optional).
Address Line 2	Specify the address line 2 for the payee (optional).
Zip	Select the zip code where the payee is located from the drop-down list.
Extn	Specify the extension of the zip code where the payee is located.
Phone 1	Specify the primary phone number for the payee.
Phone 2	Specify the alternate phone number for the payee.

Field	Do this
Bank Name	Specify the payee ACH bank name used by the standard payee.
Routing #	Specify the payee ACH bank routing number of bank used by the standard payee.
Account Type	Select the payee type of ACH bank account maintained by the Standard Payee from the drop down list.
ACH Account #	Specify the payee ACH bank account number.
Company	Select the company from the drop-down list. The list is populated with Company definitions based on the Country selected.
Branch	Select the branch drop-down list. The list is populated with Company branch based on the Country selected.
BIC	Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.
IBAN	Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors.
	Ensure that value entered satisfies the check- digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and checksum. Validation is also done during posting non-monetary transaction (ACH Maintenance).
	You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup > Administration > System > User Defined Tables).
	<b>Note</b> : IBAN for <b>NL</b> country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.
Start Dt	Specify the payment mode start date, the date the current payment method was implemented (defaults on Pmt Mode change). you can also select from the adjoining calendar icon.
Comment	Specify a comment for this advance allocations. This is the default comment to include with payments to this Payee.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

# 3.12 Check Details

The Check Details screen allows you to set up check details.

# To setup the Check Details

 Click Setup > Setup > Administration > User > Check Details. The system displays the Check Details screen. 2. In the **Check Definition** section, perform any of the Basic Operations mentioned in Navigation chapter.

RACLE <sup>:</sup> Financial Services Le	nding and Le	easing					ă W	elcome, DEMOSUPR -	Sign Out
> DashBoard	Check Details	×							
Origination									
Servicing	Check Defin						der Add	Edit Uiew	√ Audit
Collections	View - Form		reeze 🚮 Detach		62				
WFP	Company	Branch	Payee Type	Check #	:	Printer Name	Enabled N		
Tools	ALL	ALL	CUSTOMER	112233		PRINT-11	Y		
etup									
Setup	Check Defin	nition						-	
4 Administration	^					Save and Add	Save and Stay	Save and Return	C Retur
<ul> <li>System</li> <li>System Parameter</li> </ul>			* Company ALL		~		* Check # 0		
Lookups			* Branch ALL		~	* Pr	inter Name		
User Defined Tables			* Payee Type ALL		<ul> <li>Image: A start of the start of</li></ul>		* Enabled		
Audit Tables User Defined Defaults			Payee Type ALL						
Transaction Codes									
Data Files									
Dedupe									
Securitization Events									
Batch Jobs									
Producer Cycles	-								
Vendors Collection Cycles									
Reports									
Error Messages									
Translations									
<ul> <li>User</li> <li>Organization</li> </ul>									
Companies									
Access									
Users									
Credit Bureau Correspondence									
General Ledger									
Queues									
Printers Bank Details									
Check Details									
Standard Payees									
Currencies									
Zip Codes Products									
Asset Types	~								

Figure 3-48 Check Details

A brief description of the fields is given below:

# Table 3-68 Check Definition

Field	Do this
Company	Select the company from the drop-down list.
Branch	Select the branch from the drop-down list.
Payee Type	Select the payee type from the drop-down list.
Check #	Specify the check number (required).
Printer Name	Specify the printer name (required).
Enabled	Check this box to enable the check details entry.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

# 3.13 Currencies

The Currencies link allows you to set up currency details.

# Navigating to currencies

Click **Setup > Setup > Administration > User > Currencies**. The system displays the Currencies screen. In this screen, you can set up:



- Currency Definition
- Currency Pair link

# 3.13.1 Currency Definition

The Currency Definition screen allows you to set up currency details.

### To set up the currency definition information

- 1. Click Setup > Setup > Administration > User > Currencies > Currency. The system opens the Currency Definition tab by default.
- 2. In the **Currency** section, perform any of the Basic Operations mentioned in Navigation chapter.

Financial Services	s Ler	nding and Leas	sing	Melcome, PRAKRRAO → Kj. Sign Out (QA)
DashBoard	-11	Currencies X		X
Origination		Currency Currency	Pair	
Servicing				
Collections		Currency		👍 Add 🥒 Edit 📃 View 🖉 Audit
WEP		View 🗸 Format 🗸	🖙 🔟 Freeze 🚮 Detach 📣 Wrap 🙌	
Tools		Currency	Currency Name	Country Enabled
etup		INR	INDIAN RUPEE	N INDIA Y
		EUR	EURO	INDIA T IRELAND Y
Translations Juser	~	JPY	JAPANESE YEN	JAPAN Y
Organization		OMR	RIAL	SAUDI ARABIA Y
Companies Access		USD	US DOLLAR	UNITED STATES Y
Users Credit Bureau		Currency		Save and Add Save and Stay Save and Return 🗘 Return
Correspondence				
General Ledger			* Currency	* Enabled
Queues Printers			Currency Name	
Bank Details			* Country	
Check Details				
Standard Payees	4			
Currencies Zip Codes				
4 Products				
Asset Types				
Index Rates				
Currency Exchange				
Scoring Parameters Products				
Pricings				
Contract				
Edits				
Cycles				
Scoring Models				
Fees Origination Fees				
Compensation				
Commission				
Insurance				
Checklists				
Stipulations				
Spreads				
Statement Messages	~			

# Figure 3-49 Currencies

A brief description of the fields is given below:

# Table 3-69 Currency Definition

Field	Do this
Currency	Select the currency you want to define, from the drop-down list.
Currency Name	The system displays the currency name based on the currency selected.
Country	Select the country for which the currency is defined, from the dropdown list.



# Table 3-69 (Cont.) Currency Definition

Field	Do this
Enabled	Check this box to enable the currency entry.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

# 3.13.2 Currency Pair link

The Currency Pair Definition link allows you to set up currency pair details.

## To set up the currency pair definition information:

- Click Setup > Setup > Administration > User > Currencies > Currency Pair. The system displays the Currency Pair Definition screen.
- 2. In the **Currency Pair Definition** section, perform any of the Basic Operations mentioned in Navigation chapter.

> DashBoard		Currencies ×					6
> Origination		Currency Currency	air				
Servicing							
> Collections		Currency Pair			4.	Add 🥒 Edit	View Auc
		View - Format -	😭 🔲 Freeze 🚮 Detach 🖓 Wrap 🚷				3 2 4 4 1 ( 1 4 6 4 4 F
> WFP > Tools		Currency	Currency Pair Code		Through Currency	Through Currency	Enabled
		currency	currency Pair Code		N	Code	N
Setup		EURO	RIAL OMANI		N		Y
Translations		EURO	YEN		N		Y
⊿ User	^	EURO	US DOLLAR		N		Y
Organization		YEN	EURO		N		Y
Companies		YEN	US DOLLAR		N		Y
Access		RIAL OMANI	EURO		Y	US DOLLAR	Y
Users		RIAL OMANI RIAL OMANI	YEN		Y	US DOLLAR	Y
Credit Bureau					N	US DOLLAR	Y
Correspondence		RIAL OMANI	US DOLLAR EURO		N		Y
General Ledger		US DOLLAR	YEN				Y
Queues		US DOLLAR			N		Y
Printers		US DOLLAR	RIAL OMANI		N		
Bank Details		EURO	EURO		N	EURO	N
Check Details		INDIAN RUPEE	YEN		N		Y
Standard Payees	1						
Currencies	1	Currency Pair					
Zip Codes					Save and Add Save and S	tay 🛛 🗟 Save and F	Return 🤇 🦕 <u>R</u> etu
4 Products							
			* Currency	~	Through Currency Code		~
Asset Types							~
Index Rates			* Currency Pair Code	~	* Enabled		
Currency Exchange			* Through Currency				
Scoring Parameters							
Products							
Pricings							
Contract							
Edits							
Cycles							
Scoring Models							
Fees							
Origination Fees							
Compensation							
Commission							
Insurance							
Checklists							
Stipulations							
Spreads							
Statement Messages							

Figure 3-50 Currency Pair

A brief description of the fields is given below:

## Table 3-70 Currency Pair Definition

Field	View this
Currency Code	Select the currency code from the drop-down list.
Currency Pair Code	Select the currency pair code from the drop- down list.



Field	View this
Through Currency	Check this box to set the selected currency as a through currency.
Through Currency Code	Select the through currency code from the drop- down list.
Enabled	Check this box to enable the currency pair entry.

## Table 3-70 (Cont.) Currency Pair Definition

3. Perform any of the Basic Actions mentioned in Navigation chapter.

# 3.14 Zip Codes

The Zip Codes screen allows you to set up zip code details.

### To set up the zip codes information

- Click Setup > Setup > Administration > User > ZipCodes. The system displays the Zip Codes screen.
- In the Zip Codes section, perform any of the Basic Operations mentioned in Navigation chapter.

DashBoard	Zip Codes ×						
> Origination							
Servicing	Zip Codes			de de de	/ Edit	_View ⊘	Audit
	View - Format -	🖙 🔲 Freeze 🚮 Detach 📣 Wrap					
Collections	Country	State	Zip	City	C	County	
> WEP	Country	Juice	Σip	City		Jounty	
Tools	UNITED STATES	PUERTO RICO	0076	9 COAM	10 0	OAMO	
/ Tools	UNITED STATES	PUERTO RICO	0077	1 LAS F	IEDRAS L	AS PIEDRAS	- 1
Setup	UNITED STATES	PUERTO RICO	0077	2 LOIZ	A L	OIZA	
Setup	UNITED STATES	PUERTO RICO	0077	3 LUQU	ILLO L	UQUILLO	
Administration	UNITED STATES	PUERTO RICO	0077			ULEBRA	
⊿ System	UNITED STATES	PUERTO RICO	0077	7 JUNC	05 3	UNCOS	
System Parameter	UNITED STATES	PUERTO RICO	0077	8 GURA	80 0	URABO	
Lookups	UNITED STATES	PUERTO RICO	0078	0 COTO	LAUREL P	ONCE	
User Defined Tables	UNITED STATES	PUERTO RICO	0078			ONCE	
	UNITED STATES	PUERTO RICO	0078	2 COM	RIO	OMERIO	
Audit Tables	UNITED STATES	PUERTO RICO	0078	3 CORO		OROZAL	
User Defined Default	UNITED STATES	PUERTO RICO	0078			UAYAMA	
Transaction Codes	UNITED STATES	PUERTO RICO	0078			UAYAMA	
Data Files	UNITED STATES	PUERTO RICO	0078			IBONITO	
Dedupe	UNITED STATES	PUERTO RICO	0079			IUMACAO	
Securitization	UNITED STATES	PUERTO RICO	0079			IUMACAO	
Events	LINITED STATES	PUERTO RICO	0079			ARRANQUITAS	
Batch Jobs	UNITED STATES	PUERTO RICO	0079			UANA DIAZ	
Producer Cycles	UNITED STATES	US VIRGIN ISLANDS	0080			AINT THOMAS	
Vendors	UNITED STATES	US VIRGIN ISLANDS	0080		LOTTE AMAL S		
Collection Cycles	UNITED STATES	US VIRGIN ISLANDS	0080			AINT THOMAS	
Reports	UNITED STATES	US VIRGIN ISLANDS	0080			AINT THOMAS	
Error Messages	UNITED STATES	US VIRGIN ISLANDS US VIRGIN ISLANDS	0080		LOTTE AMA S		
Translations	UNITED STATES	US VIRGIN ISLANDS	0080			AINT THOMAS	
⊿ User	- Discosor States	US MACHINES				ALL DE MAN	
Organization	Zip Codes						
Companies	Zip Coues			-	-	10.2	
Access			Save and Add	🗟 Save and Stay	Save and F	Return 🕴 🦾 <u>B</u>	eturr
Users							
Credit Bureau		* Country UNITED STATES	* Z	pStateCd		~	
Correspondence		* Zip		County			
General Ledger				County			
Queues		* City					
Printers							
Bank Details							
Check Details							
Standard Payees							
Currencies							
Zip Codes							
4 Products							

Figure 3-51 Zip Codes



Field	View this
Country	Select the country from the drop-down list.
State	Select the state from the drop-down list.
Zip Code	Specify the zip code (required).
City	Specify the city.
County	Specify the county.

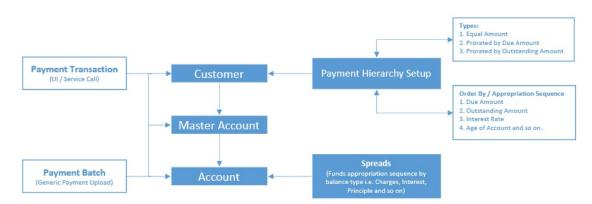
## Table 3-71 Zip Codes

3. Perform any of the Basic Actions mentioned in Navigation chapter.

# 3.15 Payment Hierarchy

The Payment Hierarchy screen facilitates to define hierarchy definition along with payment appropriation, excess payment handling, account selection criteria and sort order. These details are required by the system to allocate payments to the matching accounts of a customer, when customer based payments are being processed in **Payment Entry** screen.

Below is an illustration on how payment hierarchy is used to post customer based payments.



## Figure 3-52 Payment Hierarchy - Illustration

Any Payment transaction generated in the system either from UI / Web Service Call or through a Payment Batch (Generic Payment Upload) can be directly posted to an Account or at Customer level.

- If payment is posted directly to an Account, the funds are allocated based on the defined spread with funds appropriation sequence of balance type i.e. Charges, Interest, Principle and so on.
- If payment is posted at Customer level having two accounts and if the payment amount is less than the due, then appropriation sequence is required. Else, one of the account can have a short fall with payment allocation.

In such case, the Payment Hierarchy determines the sequence of payment as to which account is to be appropriated first and which is to be appropriate next. This is based on **order by clause** and **appropriation sequence** defined.

Also the Balance Type determines the distribution type as one of the following:

• Equally to all the accounts



- Prorated by Due amount (i.e. highest due or lowest due first)
- Prorated by Outstanding Amount.

Once the account is narrowed down and payment amount is decided, then based on spread the payment is appropriated. This gives additional flexibility for defining payment modes at the master account level.

If Payment Hierarchy is not defined while funding an application or needs correction, the same can be done by posting **MASTER ACCOUNT PAYMENT HIERARCHY MAINTENANCE**nonmonetary transaction in Servicing > Maintenance > Transaction Batch Information section. At Customer level, Payment hierarchy can be updated by posting CUSTOMER MAINTENANCE transaction.

This section consists of the following topics:

- Payment Appropriation Methods
- Excess Payment Appropriation

# 3.15.1 Payment Appropriation Methods

While creating Hierarchy definition in the Payment Hierarchy screen, you can use any of the following payment appropriation methods available in Hierarchy Type field. On selecting the specific Hierarchy definition at Application or Account level, the defined method is used to allocate payments to corresponding accounts.

However in all the methods, the payment criteria is also used for identifying the due accounts and careful consideration is required while defining the same.

Method	Description			
EQUAL AMOUNT	To allocate payment equally to all the accounts picked.			
	This is traditional method of payment allocation in which the total payment amount received is divided and adjusted equally to all customer linked accounts.			

## Table 3-72 Payment Appropriation Methods

Method	Description
DUE AMOUNT RATIO	To allocate payment based on the ratio of amount due on all accounts.
	In this method, the due accounts are identified based on the defined selection criteria and the payment appropriation is done on the ratio of amount due on each account using the below formula.
	Amount Due * Payment Amount
	Total Due Amount
	Following is an illustration on payment allocation:
	Amount Due Outstanding Amount Master Account 30 200
	Associated Account 1         50         250           Associated Account 2         100         400
	Due Amount Ratio Outstanding Amount Ratio Equal Amoun
	Payment Amount         \$90         \$90         \$90           Master Account         \$15         \$21.18         \$30
	Associated Account 1         \$25         \$26.47         \$30           Associated Account 2         \$50         \$42.35         \$30
OUTSTANDING BALANCE RATIO	To allocate payment based on the ratio of total outstanding due on all accounts. Similar to above, even in this method the due accounts are identified based on the defined selection criteria and the payment appropriation is done on the ratio of outstanding amount due on
	each account using the below formula.
	Outstanding Balance * Payment Amount
	Total Outstanding Balance
	This method can be selected if the received payment amount is equal to total outstanding due on all linked accounts indicated in Customer Service > Transaction History > Balances screen.
ACCOUNT COLUMN BASE	To allocate payment based on hierarchy order.
	In this method, the due accounts are identified based on the defined selection criteria and the payment appropriation is done as per the sequenc of due accounts defined either in ascending/ descending order.

## Table 3-72 (Cont.) Payment Appropriation Methods

During payment appropriation, system allocates the payment amount only up to the total of resulted accounts and remaining amount (if any) are processed based on the excess payment method value.

While onboarding accounts through web services, system considers the value of system parameter PMT\_HIERARCHY\_CODE to default the payment allocation in Customer/ Business Details screen after account activation.



Also while onboarding if the Payment Hierarchy is not passed as part of the request (Applicant/ Application), then system parameter value is considered.

# 3.15.2 Excess Payment Appropriation

During or after payment appropriation, there can be a residual amount pending for allocation. For example, \$0.01 remains when \$100 is equally paid to 3 accounts. In such case the residual amount is transferred to last account in the hierarchy sequence. However, note that system performs this residual payment allocation only once.

In other case where there in an excess payment received which is more than account dues, the same can be processed for payment allocation using any of the following **Excess Handling Method** while defining the Hierarchy Definition.

## Table 3-73 Excess Handling Method

Method	Description
SUSPENSE	To post the excess amount as suspense on Customer or Master account.
HIERARCHY BASED	To allocate the excess payment based on any of the Hierarchy Definitions maintained in the system.

Based on the selection, system re-allocates the excess amount to corresponding accounts.

### To set up payment hierarchy

- 1. Click Setup > Setup > Administration > User > Payment Hierarchy.
- 2. In the **Hierarchy Definition** section, perform any of the **Basic Operations** mentioned in Navigation chapter.

#### Figure 3-53 Hierarchy Definition

ayment Hierarchy									×
lierarchy Definition						👍 Add	🖉 Edit	View	🖌 🖌
	eeze 🚮 Detach 🛛 🖨 Wrap	62							
>									
Name	Description		Hierarchy Type		Excess Handling Method	Excess Hierarchy	Name	Enabled	
TEST_PH1	TEST_PH1		ACCOUNT COLUMN B		HIERARCHY BASED	PH 1		Y	
PAYMENT3	PAYMENT3		DUE AMOUNT RATIO		SUSPENSE			Y	
PAH_TEST2	PAH_TEST2_DESC		EQUAL AMOUNT		HIERARCHY BASED	TEST_PH2		Y	
OUTSTANDING BALANCE	OUTSTANDING BALANCE		OUTSTANDING BALA		HIERARCHY BASED	PAYMENT_COLUM	INBASED	Y	
M_PH2	M_PH2		OUTSTANDING BALA	NCE RATIO	SUSPENSE			Y	
<									>
Account Selection Criteria Hier	archy Order								
Account Selection Criteria The	archy order								
Account Selection Criteri	a					👍 Add	/ Edit	View 🖌	Audit
View 🔻 Format 🕶 📑 🔲	Freeze 🚮 Detach 🛛 却 Wrap	ලේබ	🖋 Check Criteria						
Seq (	Parameter			Comparison Operator	Criteria Value	)	Logical Operator	Enabled	
0	DELINQUENT DAYS			LESS THAN OR E	0 0		operator	Y	-

Field	View this
Name	Specify an unique name for the hierarchy definition.
Description	Specify the description for the hierarchy definition.
Hierarchy Type	<ul> <li>Select one of the following type of payment allocation method from the drop-down list. The list is populated based on the PMT_HIERARCHY_TYPE_CD lookup.</li> <li>EQUAL AMOUNT</li> <li>DUE AMOUNT RATIO</li> <li>OUTSTANDING BALANCE RATIO</li> <li>ACCOUNT COLUMN BASED</li> <li>For more information on the above methods, refer to Payment Appropriation Methods section</li> </ul>
	You can define multiple Hierarchy definitions wit same Hierarchy type.
Excess Handling Method	Select one of the following type of excess payment allocation method to be used with payment hierarchy definition from the drop-dowr list. The list is populated based on PMT_HIERARCHY_EXCESS_METHOD_CD lookup. • SUSPENSE • HIERARCHY BASED
	For more information on the above methods, refer to Excess Payment Appropriation section.
Excess Hierarchy Name	This field is enabled and is mandatory if the Excess Handling Method is selected as <b>Hierarchy Based</b> .
	Select the Hierarchy Definition from the drop- down list. This list is populated with all the pre- defined and enabled hierarchy definitions maintained in the system.
	For more information on the above methods, refer to Excess Payment Appropriation section.
Enabled	By default this check box is enabled for new hierarchy definition.

# Table 3-74 Hierarchy Definition

3. Perform any of the Basic Actions mentioned in Navigation chapter.

# **Account Selection Criteria**

This sub tab facilitates to define the account selection criteria that is used to identify due account for payment allocation. Atleast one valid account selection criteria is required for all the Hierarchy Types.

1. In the Account Selection Criteriasection, perform any of the Basic Operations mentioned in Navigation chapter.

# Note:

Although system allows to define customized selection criteria, the execution of additional selection criteria requires additional processing at server level and can have significant performance impact delaying the EOD processing/web services. Hence it is recommended to have careful consideration while defining the additional selection criteria (like using user-defined tables and columns) and/or get approval from your database administrator before using any selection criteria.

A brief description of the fields is given below:

Field	Do this
Seq	Specify sequence numbers.
(	Specify left bracket.
Parameter	Select the parameter from the drop-down list. The list is populated based on the values maintained in CUSTOMER PAYMENT HIERARCHY ORDER PARAMETERS user defined table.
Comparison Operator	Select comparison operator from the drop-down list.
Criteria Value	Specify criteria value.
)	Specify right bracket.
Logical Expression	Select logical operator from the drop-down list.
Enabled	Check this box to enable the selection criteria.

### Table 3-75 Account Selection Criteria

2. Perform any of the Basic Actions mentioned in Navigation chapter.

3. You can click **Check Criteria** for system to validate the query and display the results.

## **Hierarchy Order**

This sub tab facilitates you to define hierarchy order that is used to sort the due account for payment allocation. This sub tab is enabled only for **ACCOUNT COLUMN BASED** Hierarchy type.

 In the Hierarchy Order section, perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields is given below:

Field	Do this
Seq	Specify sequence number.
Sort Field	Select sort field from the drop-down list. The list is populated based on values maintained in CUSTOMER PAYMENT HIERARCHY ORDER PARAMETERS user defined table.
Order	Select sort order as either Ascending or Descending from the drop-down list.

### Table 3-76 Hierarchy Order

2. Perform any of the Basic Actions mentioned in Navigation chapter.



# 4 Product

Under the Setup master tab's drop-down link bar, the product Setup link opens screens that enable you to configure the basic business guidelines necessary to support one or more products in the system. This includes defining the types of collateral your company supports, creating lending instruments, and determining what is included in credit bureau reporting. Setting up the Products screens requires a thorough understanding of the current rules of your business and must be completed before you can use Oracle Financial Services Lending and Leasing. The Products drop-down link opens screens to record data of all the products supported by the system and contains the following links:

### **Navigating to Products**

In the Setup > Setup > Products link enables you to setup the options related to the following closed ended products that your company offers. Below sections explain how to setup the screens associated with each one.

- Asset Types
- Index Rates
- Currency Exchange
- Scoring Parameters
- Products
- Pricings
- Contract
- Edits
- Cycles
- Scoring Models
- Fees
- Asset Billing Rate
- Origination Fees
- Insurance
- Checklists
- Stipulations
- Letters
- Promotions

# 4.1 Asset Types

In Assets types you can setup the asset types that can serve as an application or account's collateral.

The information on the Assets screen is used by the system to automatically display the appropriate collateral screen (Vehicle, Home, or Other) on the Application Entry screen.



The system recognizes the following four types of collateral:

## Table 4-1 Collateral

Collateral Type	Description		
Home collateral	Homes, manufactured housing, or any real estate collateral.		
Vehicle collateral	All vehicle types, such as cars, trucks, and motorcycles.		
Household goods and other collateral	All other collateral types not defined as home, vehicle, or unsecured; for example, household items such as water heaters, televisions, and vacuums.		
Unsecured collateral	All unsecured lending instruments. (This collateral type makes the collateral tabs on the system forms unavailable.)		

The Asset Sub Type section allows you to further categorize an asset; for example, the asset type VEHICLE might be categorized as CAR, TRUCK, or VAN.

The Attributes/Addons and Makes and Models sub screens continue to further detail the asset both in description and value. For example, a VEHICLE asset might include addons such as LEATHER SEATS and CRUISE CONTROL.

# Note:

Neither asset types nor asset sub types can be deleted. As they may have been used in the past, the display and processing of that data is still dependent on the existing setup.

## To set up the Asset Types

You can either define new Asset Type or specify a new name in the **New Asset Type** field and click **Create Copy** to create a copy of selected asset with details.

- 1. Click Setup > Setup > Products > Asset Types.
- 2. In the Asset Type section, perform any of the Basic Operations mentioned in Navigation chapter.



# Figure 4-1 Asset Type

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Asset Type	Description			Collateral Type	Company	Branch	Enabled	
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BUS_TEST	BUS_TEST			VEHICLE COLLATERAL	ALL	ALL	Y	
CAR	CAR			VEHICLE COLLATERAL	ALL	ALL	Y	
CAR_CP	CAR_CP			VEHICLE COLLATERAL	ALL	ALL	N	
CAR_CP2	CAR_CP2			VEHICLE COLLATERAL	ALL	ALL	N	
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A brief description of the fields is given below:

# Table 4-2 Asset Type

Field	Do this	
Asset Type	Specify the asset type.	
Description	Specify the description for the asset. (This is the asset type which will appear throughout the system).	
Collateral Type	Select the collateral type (the general category that the asset type falls within) from the drop- down list.	
	<b>Note:</b> There is no need to define an asset for UNSECURED COLLATERAL, as by definition there is no asset on such account.	
Company	Select the portfolio company to which the asset type belongs, from the drop-down list. These are the companies within your organization that can make Line using this asset type. This may be ALL or a specific company.	

Do this
Select the portfolio branch to which the asset type belongs, from the drop-down list. This is the branch within the selected company that can make Line using this asset type. This may be ALL or a specific branch. This must be ALL if in the Company field you selected ALL.
<b>IMPORTANT</b> : By selecting which asset type to use, the system searches for a best match using the following attributes:
1. Company
2. Branch
Hence, the system recommends creating one version of each asset type where ALL is the value in these fields.
Check this box to enable the asset type and indicate that the asset type is currently in use.

# Table 4-2 (Cont.) Asset Type

- 3. Perform any of the Basic Actions mentioned in Navigation chapter.
- 4. In the Asset Sub Type section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

## Table 4-3 Asset Sub Type

Field	Do this
Asset Sub Type	Specify the asset sub type.
Description	Specify the description for the asset subtype.
Asset Property Type	Select the type of property from the drop-down list.
Enabled	Check this box to enable the asset sub type.

- 5. Perform any of the Basic Actions mentioned in Navigation chapter.
- 6. Click Setup > Setup > Products > Assets > Attributes/Addons.
- 7. In the Attributes/Addons section, perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields is given below:

### Table 4-4 Attributes/Addons

Field	Do this		
Attribute/Addon	Displays the asset attribute or addon name for the selected asset).		
Description	Select the description for the asset attribute/ addon from the dropdown list.		
Default	Specify the default text to be copied or displayed when the asset attributes and addons fields are completed on an application for this asset.		

Field	Do this	
Value	Specify the default monetary value to be copied or displayed when the asset attributes and addons fields are completed on an application for this asset.	
Enabled	Check this box to enable the asset attribute/ Addon and indicate that it is available for this type of asset.	

# Table 4-4 (Cont.) Attributes/Addons

- 8. Perform any of the Basic Actions mentioned in Navigation chapter.
- 9. Click the Setup > Setup > Products > Assets > Makes and Models.
- In the Makes and Models section, perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

A brief description of the fields is given below:

Field	Do this
Make	Specify asset make.
Model	Specify asset model.
Style	Specify asset style type.
Model Year	Specify asset model year.
Enabled	Check this box to enable the asset make and model and indicate that it is included on fields for this asset type.

### Table 4-5 Makes and Models

**11.** Perform any of the Basic Actions mentioned in Navigation chapter.

This section consists of the following topics:

- Usage/Rental Details
- Usage Charge Matrix
- Rental Charge Matrix

# 4.1.1 Usage/Rental Details

The Usage / Rental Details sub tab allows you to define Usage/Rental definition details to categorize the incoming asset usage/rental data based on different parameters. The details maintained here are populated in Origination screen for billing calculation and can also be modified based on requirement.

- In the Usage/Rental Details section, perform any of the Basic Operations mentioned in Navigation chapter.
- 2. A brief description of the fields is given below:



Field	Do this
Agreement Type	Select the agreement type as one of the following from the drop-down list. The selected Agreement Type defines the criteria for pricing selection during billing calculation. • USAGE • RENTAL • USAGE RENTAL
	<b>Note:</b> Based on the above selected option, the other fields are either enabled or disabled for selection as indicated below:
	<ul> <li>For Usage Agreement Type, the following fields are editable:</li> <li>Calc Method</li> <li>Usage Cycle</li> <li>Min Usage</li> <li>Max Usage</li> <li>Discount %</li> <li>Usage Rollover / Advance</li> <li>Usage Term Calc Method</li> <li>For Rental Agreement Type, the following fields are editable:</li> <li>Discount %</li> <li>Discount Amount</li> <li>Security Deposit</li> </ul>
	For Usage Rental Agreement Type, the following fields are editable: Usage Cycle Max Usage Discount % Discount Amount Security Deposit
Calc Method	<ul> <li>Select the calculation method as one of the following from the dropdown list.</li> <li>TIERED (billing is based on the defined Usage/Rental Charge Matrix)</li> <li>NON-TIERED (system automatically chooses the applicable slab based on the final usage value)</li> </ul>
Usage Cycle	Select the frequency of billing the asset usage from the drop-down list. This field is disabled for RENTAL agreement type.
Min Usage	Specify the minimum usage value of the allowed range. This field is disabled for RENTAL agreement type.
Max Usage	Specify the maximum usage value of the allower range. This field is disabled for RENTAL agreement type.
Discount %	Specify the percentage of discount exempted from final billing.

# Table 4-6 Usage/Rental Details



Field	Do this	
Usage Rollover / Advance	<ul> <li>Select the type of asset usage calculation as one of the following:</li> <li>ROLLOVER (remaining usage balance is carried forward to next cycle)</li> <li>NO-ROLLOVER (remaining usage balance is not carried forward)</li> <li>ROLLOVER AND ADVANCE (remaining usage balance is carried forward)</li> <li>ROLLOVER AND ADVANCE (remaining usage balance is carried forward to next cycle + total usage limit for current cycle car be utilized upfront)</li> <li>ADVANCE (total usage limit for current cycle can be utilized upfront)</li> <li>Note: This field is disabled for RENTAL and USAGE RENTAL agreement type and NO-ROLLOVER option is applicable by default.</li> </ul>	
Reset Frequency	Specify the reset frequency of the billing cycle. This field is disabled for RENTAL and USAGE RENTAL agreement types and is available for ROLLOVER, ADVANCE and ROLLOVER AND ADVANCE methods of asset usage billing.	
Usage Term Calc Method	<ul> <li>Select the type of asset usage term for billing calculation as one of the following from the drop down list:</li> <li>ACTUAL - here the current details updated/received is treated as the final record for usage term calculation.</li> <li>AVERAGE - here system takes the average of usage details received in previous cycles for usage term calculation.</li> <li>The calculation method selected here is populated to Elastic Term Calc Method field in Origination/Servicing Collateral screen. This field is disabled for RENTAL and USAGE RENTAL</li> </ul>	
Discount Amount	agreement type. If you are defining Usage/Rental Details for RENTAL or USAGE RENTAL type of agreements, specify the discount amount allowed upfront from the final billing. This field is disabled for USAGE agreement type.	
Security Deposit	If you are defining Usage/Rental Details for RENTAL or USAGE RENTAL type of agreements, specify the security deposit amou paid upfront for the term. This field is disabled USAGE agreement type.	
Excess Rent Collection Method	If you have selected the Agreement Type as USAGE RENTAL, select one of the following typ of Charge Matrix to be used to derive the Exces Rent Collection Method from the drop-down list. USING USAGE MATRIX USING RENTAL MATRIX	

# Table 4-6 (Cont.) Usage/Rental Details

3. Perform any of the Basic Actions mentioned in Navigation chapter.



# 4.1.2 Usage Charge Matrix

The Usage Charge Matrix sub tab allows you to define and maintain different chargeable slabs based on the combination of Billing Cycle and Charge Type. The details maintained here are used for billing calculation based on a particular asset usage.

1. In the **Usage Charge Matrix** section, perform any of the **Basic Operations** mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this
Billing Cycle	Select the frequency of the billing cycle for the asset from the drop-down list.
Units From	Specify the minimum number of units from which the current usage charge matrix is applicable.
Charge Per Unit	Specify the amount to be charged for every unit.
Charge Type	<ul> <li>Select the Charge Type as one of the following from the drop-down list. The list is displayed based on CHARGE_TYPE_CD lookup.</li> <li>BASE (Units considered as base and chargeable at base rate)</li> <li>EXCESS CYCLE (Units beyond base units and chargeable considering excess cycle)</li> <li>EXCESS LIFE (Units exceeding the total contracted units and chargeable considering the total excess life cycle)</li> <li>Excess life is not applicable for Rental agreement type.</li> </ul>
Enabled	Check this box to enable the charge matrix for usage calculation.

Table 4-7 Usage Charge Matrix

2. Perform any of the Basic Actions mentioned in Navigation chapter.

# 4.1.3 Rental Charge Matrix

The Rental Charge Matrix sub tab allows you to define and maintain different chargeable slabs based on the combination of Billing Cycle, Rental Duration, Charge Per Cycle and Charge Type. The details maintained here are used for billing calculation based on a particular asset usage.

1. In the **Rental Charge Matrix** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this	
Billing Cycle	Select the frequency of the billing cycle for the asset from the drop-down list.	
Rental Duration From	Specify the minimum duration for which the rental charge is applicable.	

# Table 4-8 Rental Charge Matrix



Field	Do this
Charge Per Cycle	Specify the amount to be charged for every rental cycle.
Charge Type	<ul> <li>Select the Charge Type as one of the following from the drop-down list. The list is displayed based on CHARGE_TYPE_CD lookup.</li> <li>BASE (Chargeable units exceeding from base units allowed)</li> <li>EXCESS CYCLE (Chargeable units exceeding from billing cycle units)</li> <li>EXCESS LIFE (Chargeable units exceeding the total contract term)</li> </ul>
	Excess life is not applicable for Rental / Usage, Rental agreement types.
Enabled	Check this box to enable the charge matrix for usage calculation.

## Table 4-8 (Cont.) Rental Charge Matrix

2. Perform any of the Basic Actions mentioned in Navigation chapter.

# 4.2 Index Rates

The Index Rates screen maintains your organization's history of periodic changes in index rates. It allows you to define index rates to support variable rate lines of credit. The index rate provides the base rate for a credit line where:

interest rate = index rate + margin rate.

The Index section displays the currently defined indexes on the Lookups screen. You may create additional user-defined lookup codes for this lookup type as needed.

# Note:

You cannot tie an index rate to a product rate.

You can also record any index rate change on the Index Rates screen. During nightly batch processing, all the accounts with that index type are included when posting the RATE CHANGE transaction. After the system processes the batch, the interest rate of the account is changed. The system will use this new interest rate when computing all future interest calculations.

# To set up Index Rates

- 1. Click Setup > Setup > Products > Index Rates.
- 2. In the **Index** section, perform any of the Basic Operations mentioned in Navigation chapter.:



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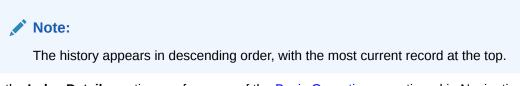
### Figure 4-2 Index Rates

3. A brief description of the fields is given below:

# Table 4-9 Index

Field	Do this
Index Type	Select the type of index from the drop-down list.
Short Description	Specify a short description of the index.
Description	Specify the index description.
Enabled	Check this box to activate the index type.

 Perform any of the Basic Actions mentioned in Navigation chapter. The Index Details section allows you to define multiple index values using the Start Dt and Rate fields.



5. In the **Index Details** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

## Table 4-10 Index Details

Field	Do this
Start Dt	Specify the effective start date for the index rate. You can even select the date from the adjoining Calendar icon.
Rate	Specify the new index rate effective from above mentioned date as a percentage.
	<b>Note</b> : For the FLAT RATE index there should be only one entry with a Start Dt. = $01/01/1900$ and a RATE = $0.0000$ .

# Table 4-10 (Cont.) Index Details

Field	Do this
Enabled	Check this box to activate the index rate effective from start date mentioned above.

6. Perform any of the Basic Actions mentioned in Navigation chapter.

# Note:

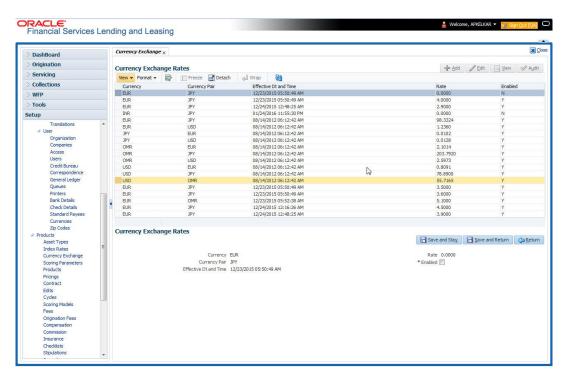
Variable rate functionality is not extended to pre-compute accounts.

# 4.3 Currency Exchange

The Currency Exchange screen maintains currency exchange rates. You can define the currency exchange details and schedule a batch job (SET-IFP- ICEPRC\_BJ\_100\_01 - CURRENCY EXCHANGE RATE FILE UPLOAD) which in-turn pulls the currency exchange rates from desired source at scheduled intervals through input file processing.

## To set up the Currency Exchange

- 1. Click Setup > Setup > Products > Currency Exchange.
- 2. In the **Currency Exchange Rates** section, perform any of the **Basic Operations** mentioned in Navigation chapter.



## Figure 4-3 Currency Exchange Rates



Field	Do this
Currency	Select the currency being exchanged from the drop-down list.
Currency Pair	Select the currency to be paired with from the drop-down list.
Effective Date and Time	Specify date and time of the exchange rate. You can even select the date from the adjoining Calendar icon.
Rate	Specify the exchange rate (required).
Enabled	Check this box to activate the currency exchange rate.

## Table 4-11 Currency Exchange Rates

3. Perform any of the Basic Actions mentioned in Navigation chapter.

# 4.4 Scoring Parameters

With the Scoring Parameters, you can define the scoring parameters of a company's credit scorecard and behavioral scoring.

The system's pricing scores apply to applications and are based on information recorded during origination.

## **Credit Scoring**

Parameters define the factors that can be used when scoring an application during underwriting and generating an initial decision on whether you wish to fund an amount. The combination of the flexible definition of these parameters, along with the scoring set up on the Scoring Models screen, allows you to automate much of the initial decision process in underwriting accounts.

The Formula Definition section on the Scoring Parameters screen allows you to build a mathematical expression to express the scoring parameter, test its validity, and locate specific information with the resulting scoring parameters. The system calculates scoring parameters using application data, credit bureau information, and applicant details.

### To set up the Scoring Parameters

You can either define new **Scoring Parameters** or specify a new name in the **New Parameter** field and click **Create Copy** to create a copy of selected parameter with details.

- 1. Click Setup > Setup > Products > Scoring Parameters.
- In the Parameters section, perform any of the Basic Operations mentioned in Navigation chapter.

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### Figure 4-4 Parameters

A brief description of the fields is given below:

Field	Do this
Parameter	Specify the name of the scoring parameter. The system recommends entering a name that in some way reflects how the parameter is used; for example, use FICO_SCORE instead of PARAMETER_1.
Description	Specify a description of the parameter. Again, Specify a name that reflects how the parameter is used; for example, use FICO SCORE and WEIGHTED FICO SCORE instead of FICO SCORE NUMBER 1 and FICO SCORE NUMBER 2.
Data Type	Select the data type of the scoring parameter being defined from the drop-down list. This determines how the system handles the values. (While DATE and CHARACTER are available data types, generally only NUMBER should be used when defining a scoring parameter.
Scoring Type	Select the scoring type from the drop-down list: CREDIT SCORING or BEHAVIORAL SCORING.
Enabled	Check this box to enable and indicate that the scoring parameter is available.

## Table 4-12 Parameters

3. Perform any of the Basic Actions mentioned in Navigation chapter. The Formula Definition section allows you to define a mathematical expression of the scoring parameter you want to define. The expression may consist of one or more sequenced entries. All arithmetic rules apply to the formula definition. If errors exist in the formula definition, the system displays an error message in this section when you choose Show Expression.

 In the Formula Definition section, perform any of the Basic Operations mentioned in Navigation chapter.

Field	Do this
Seq	Specify the sequence number (the order in which the formula definition variable will be assembled and evaluated).
(	Specify a left bracket, if you need to group part of your formula definition.
Variable	Select the variable from a validated field based on the user-defined table SCR_CRED_SUMMARY: SCORING PARAMETERS, from the drop-down list.
Constant Value	Specify the constant value (optional).
	You can specify varchar values which includes Numbers, Alphabets/ letters, special character/ symbols.
Mathematical Operator	Select the math operator to be used on the adjacent formula definition rows, from the drop- down list.
)	Specify a right bracket, if you are grouping part of your formula definition.
Enabled	Check this box to enable the formula and indicate that it is included when building a definition for the scoring parameter.

# Table 4-13 Formula Definition

- 5. Perform any of the Basic Actions mentioned in Navigation chapter.
- In the Parameters section, click Show Expression. The mathematical expression appears in the Formula Expression section (in sequential order) in the Expression field.

# 4.5 Products

The Product screen defines the closed ended products your organization offers. This screen is enhanced to support Islamic along with the conventional.

A product is based on the following attributes:

- The collateral type and sub type
- The billing cycle
- Whether the amount is paid directly or indirectly to the customer

The Product Definition section records details about the product such as the description, start and end dates, collateral type and sub type, credit bureau reporting attributes, billing cycle, index and rate calculation attributes.

System supports **Biennial** (once every 2 years) and Triennial (once every 3 years) type of billing cycles. Based on the following lookups, the billing cycle **frequency** can be defined:

- BILL\_CYCLE\_CD
- LOC\_BILL\_CYCLE\_CD for Line of Credit accounts.

The Product Itemization section is used to define itemized entries for a product. This information is used on the Itemization sub screens of the Application Entry and Application screens.



The Rate Adjustments section is used to define the frequency of rate change allowed during interest rate calculations.

# To set up the Product

You can either define new Product details or specify a new product code in the **New Product** field and click **Create Copy** to create a copy of selected product with details.

- 1. On the Oracle Financial Services Lending and Leasing home screen, Setup > Setup > Administration > User > Products > Products > Line.
- 2. In the **Product Definition** section, perform any of the Basic Operations mentioned in Navigation chapter.

Image         Less           View ▼ Format ▼         Image         Image         Image           Product         Description         Start Dt         End Dt           CREDIT LINE         RevOlution         Start Dt         End Dt           LINE AUS         AUS LINE GREDIT LINE         07/20/1987         12/31/4000           LINE AUS         AUS LINE GREDIT LINE         07/20/1987         12/31/4000           LINE HERKY BILL         Une Breekery BILL         12/31/4000         12/31/4000           LINE HERKING         11/17/1997         12/31/4000         12/31/4000           LINE HERKINGL         LINE HERKINGL         12/31/4000         12/31/4000           LINE HERKINGL         LINE GRESKIP         01/01/2019         12/31/4000           LINE HERKINGL         LINE GRESKIP         01/01/2019         12/31/4000           LINE GRESKIP         01/01/2019         12/31/4000         12/31/4000	Direct Y Y Y Y Y Y Y	Create Copy Close Account After Poid-Off Y Y Y Y Y Y Y Y Y	Customer Credit Limit N N N N N N N N N	Same Billing Cycle N N N N N N N Y		View Audit Skip Credit B. Reporting N N N N N N Y
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Product         Description         Start Dt         End Dt           CREDIT LINE         REVOLVING CREDIT LINE         07/30/1687         12/31/4000           LINE AUS         AUS LINE UNRECORED (VR)         12/17/1997         12/31/4000           LINE WEEKLY BILL.         UNE VEREXY         11/17/1997         12/31/4000           LINE-BIENNIAL         LINE-BIENNIAL         12/17/1997         12/31/4000           LINE-BIENNIAL         LINE-BIENNIAL         12/17/1997         12/31/4000           LINE-WEEKLY         LINE-BIENNIAL         12/31/4000         12/31/4000	Y Y Y Y Y Y Y	Close Account After Paid-Off Y Y Y Y Y Y Y Y	Limit Y N N N N N N	N N N N N N	Y Y N Y Y Y Y	Reporting N N N N N N N N Y Y
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Figure 4-5 Product Definition

Table 4-14Product Definition

Field	Do this
Product	Specify the product code as defined by your organization (in other words, how you want to differentiate the products). For example, products can be differentiated according to asset. The product code, or name, is unique.
Description	Specify the description of the product. (This is the product description as it appears throughout the system).
Start Dt	Specify the start date for the product. You can even select the date from the adjoining Calendar icon.
End Dt	Specify the end date for the product. You can even select the date from the adjoining Calendar icon.



Field	Do this
Direct	Check this box, if you need the product to be originated directly to customer. (In this case, the compliance state is the state listed in the customer's current mailing address.) If unchecked, the product is an indirect lending product; that is, payment is made to the producer. (In this case, the compliance state is the state listed in the producer's address.)
Close Account After Paid- Off	Check this box to allow the account to be closed once the account is paid off i.e. system closes the account after the number of days specified in the system parameter has elapsed. This option is selected by default.
	If not selected, system ignores the system parameter and does not close the account even if the account is paid off i.e. system keeps the accounts active so that the equity can be traded with other accounts. For information on accounts trading, refer to <b>Appendix - Trading of</b> <b>Accounts</b> chapter.
	Note: If the business practice of a financial institution is <b>not</b> to close the accounts then this Indicator need to be unchecked. Mainly in the Vacation Ownership where a Timeshare product can be traded anytime even if the account is paid-off, this feature is used.
Customer Credit Limit	Check this box to enable <b>Customer Credit Limit</b> tab in Origination module. Using the <b>Customer</b> <b>Credit Limit</b> tab, an underwriter can define a specific credit limit for the customer while funding the first application and based on that credit limit, subsequent applications can be funded. For more information, refer to <b>Customer Credit</b>
	Limit details in User Guide.
Same Billing Cycle	Check this box to set the same billing cycle (supported only billing cycles Monthly and Weekly) for all the future applications funded for an existing customer.
Enabled	Check this box to activate the product.
	<b>Note</b> : You can check this box only when Rate adjustment schedule is maintained, i.e., All the products should be variable rate products.

# Table 4-14 (Cont.) Product Definition



Field	Do this
Skip Credit Bureau Reporting	Check this box to skip credit bureau reporting of all Accounts funded with this product type - i.e. on funding an application, that particular account is enabled with this parameter and is excluded when the metro II batch job is run for credit bureau reporting.
	This option can also be enabled/disabled at individual account level in Servicing by posting <b>Skip Credit Bureau Reporting Maintenance</b> nonmonetary transaction.
	However note that existing behaviour of <b>Stop</b> <b>Bureau Account</b> condition would still be applicable.
Collateral Type	Select the collateral type for the product, from the drop-down list. This field identifies what type of collateral is associated with the and assists the system in identifying the correct screen(s) to display.
Collateral Sub Type	Select the collateral sub type for the product, from the drop-down list.
Credit Bureau Portfolio Type*	Select the credit bureau portfolio type for the product, from the dropdown list.
Credit Bureau Account Type*	Select the account type for the product, from the drop-down list.
	* <b>Note</b> : The Credit Bureau Portfolio Type and Credit Bureau Account Type fields determine how the portfolio is reported back to the credit bureaus.
Billing Cycle	Select the billing cycle for the product, from the drop-down list.
Category	Select the category as Standard for the conventional product and Islamic for the Islamic product, from the drop-down list. This serves to group products for reporting purposes.
Index Rounding	Select the index rate rounding factor for the product, from the drop-down list.
	<b>Note</b> : For more information, refer Appendix C: Rounding Amounts and Rate Attributes.

## Table 4-14 (Cont.) Product Definition

3. Perform any of the Basic Actions mentioned in Navigation chapter.

This section consists of the following topics:

• Product Itemizations

# 4.5.1 Product Itemizations

- Click Setup > Setup > Administration > User > Products > Products > Line > Product Itemizations.
- In the Product Itemization sub screen, perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:



Field	Do this
Itemization	Select the itemization type for the product selected in product definition section, from the drop-down list.
Discount Rate	Specify the discount rate.
Sort	Specify the sort order.
Sign	Select +ve for a positive number and -ve for a negative number.
	<b>Note</b> : The +ve and -ve buttons determine whether the values will increase or decrease the itemization total for the product based on the selected product. Together the contents of the Product Itemization sub screen, positive and negative, add up to the amount.
Enabled	Check this box to indicate that this product itemization is currently available.

#### Table 4-15 Product Itemization

3. Perform any of the Basic Actions mentioned in Navigation chapter.

# 4.6 Pricings

The Pricing screen records pricing information related to your products. the system uses the information in the Pricing Definition section to identify the correct pricing for an application, depending upon the product and the specific application parameters. the system will always search for a unique match.

When you choose the **Select Pricing** while making a decision on the **Underwriting** window, the system displays the best match and completes the Pricing and Approved sections under Summary sub tab. The information in the Approved section cite the minimum amounts for the selected product, though the user can edit these figures.

The system determines the best match by looking at all enabled pricing strings on the Pricing screen that meet the following criteria:

- Exactly match the application values for the Promotion and Billing Cycle fields.
- Are less than or equal to the application values for the Term, Amount, Age, and Start Date fields.
- Match either the application value or ALL for all other criteria.

Exact matches for each field are given a higher weight than matches of ALL. The returned rows are then ranked based on the weighted values and the hierarchical position of the field (see above). They are then ranked by start date. The system recognizes the first row returned as the best match.



## Note:

- You should set up a default pricing for each billing cycle and pricing that the system can select to ensure error-free performance. Oracle Financial Services Software recommends creating a single version of each edit type, where ALL is the value in the selection criteria fields listed above. If the system cannot find a pricing match, it will display an error message.
- The system supports the bulk uploading of product pricing setup data. This allows you to upload multiple setup data, avoid re-entering setup data, and more importantly, reduce data entry mistakes. The system currently supports uploading using a fixed-length format only, where each data is at a pre-fixed position. You can run batch jobs with the Set Code SET-BLK to upload pricing and GL data.

System supports **Biennial** (once every 2 years) and Triennial (once every 3 years) type of billing cycles. Based on the following lookups, the billing cycle **frequency** can be defined:

- BILL\_CYCLE\_CD
- LOC\_BILL\_CYCLE\_CD for Line of Credit accounts

#### To set up the Pricing

- On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup > Administration > User > Products > Pricings > Line.
- 2. In the Pricing Definition section, perform any of the Basic Operations mentioned in Navigation chapter.

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#### Figure 4-6 Pricings

A brief description of the fields is given below:



Field	Do this
Pricing*	Specify the code for the pricing.
Description*	Specify the description for the pricing.
* Together these two fields define	the name of the pricing.
Start Dt	Specify the start date for this pricing. You can even select the date from the adjoining Calendar icon.
End Dt	Specify the end date for this pricing. You can even select the date from the adjoining Calendar icon.
Enabled	Check this box to enable the pricing.
Result section	
Draw Period	Specify the draw term for which this pricing is valid.
Repmt Period	Specify the repayment term for which this pricing is valid.
Max Credit	Specify the maximum credit Limit for this pricing.
Index	Select the index type associated as FLAT/PRIME RATE from the drop-down list.
Margin From	Specify the minimum margin rate for the selected index type.
Margin To	Specify the maximum margin rate for the selected index type.
Maturity Index	Select the maturity index type associated as FLAT/PRIME RATE from the drop-down list.
Maturity Margin Rt From	Specify the minimum margin rate for the selected maturity index type.
Maturity Margin To	Specify the maximum margin rate for the selected maturity index type.
Selection Criteria	
Company	Select the portfolio company for this pricing, from the drop-down list. This may be ALL or a specific company.
Branch	Select the portfolio branch for this pricing. This may be ALL or a specific branch. (This must be ALL if in the Company field you selected ALL), from the drop-down list.
Billing Cycle	Select the billing cycle for this pricing, from the drop-down list.
Product	Select the product for this pricing, from the drop- down list. This may be ALL or a specific product. The available values come from a validated field based on the selected billing cycle and the product setup.
State	Select the state for this pricing, from the drop- down list. This may be ALL or a specific state.
Pro Group	Select the producer group for this pricing, from the drop-down list. This may be ALL or a specific producer group.
Рго Туре	Select the producer type for this pricing, , from the drop-down list. This may be ALL or a specific producer type.

# Table 4-16 Pricing Definition



Field	Do this
Producer Region	Select the region of the producer.
Producer Territory	Select the territory of the producer.
Producer	Select the producer from the drop-down list. This may be ALL or a specific producer. The available values come from a validated field based on the product group and product type.
Grade	Select the credit grade for this pricing, from the drop-down list. This may be ALL or a specific grade.
Credit Limit	Specify the minimum credit limit for which this pricing is valid.
Asset Class	Select the asset class from the drop-down list. This may be ALL or a specific asset class. The available values come from a validated field based on the collateral type. You may create additional user-defined lookup codes for these lookup types as needed.
Asset Type	Select the asset type from the drop-down list. This may be ALL or a specific asset type. The available values come from a validated field based your assets setup.
SubType	Select the asset sub type from the drop-down list. This may be ALL or a specific asset sub type. The available values come from a validated field based your assets setup, and is linked to the selected asset type.
Asset Make	Select the asset make from the drop-down list. The available values come from a validated field based your assets setup and is restricted based on the selected Asset Type and Asset Sub Type. For example, If ALL was selected for either Asset Type or Asset Sub Type, then ALL will be the only available selection for the asset make.
Asset Model	Select the asset model from the drop-down list. The available values come from a validated field based your assets setup, and is restricted based on the selected Asset Type and Asset Sub Type. If ALL was selected for either Asset Type or Asset Sub Type, then ALL will be the only available selection for the asset model.
Age	Specify the asset age (the minimum age for the selected pricing).
	<b>Note</b> : If your entry in this field is based on the number of years of age of the asset and not the actual year of make, you must update this entry annually to ensure that the proper pricing is available.
Trade-In	Specify if there is a trade in of an asset by selecting Yes/No.
Mileage	If there is a Trade-In of an existing asset, then specify its mileage in km.
Currency	Select the currency for this pricing, from the drop-down list.

# Table 4-16 (Cont.) Pricing Definition



Field	Do this
Promotion	Select the promotion applicable to this pricing from the dropdown list. The available values come from a validated field based on the promotions setup.
Asset Value	Specify the asset value.
LTV	Specify the loan to value ratio.
Existing Customer	Select one of the following options from the drop- down list to define the applicability of the current pricing definition:
	ALL - Applicable to both existing and new customers
	YES - Applicable to existing customer only
	NO - Applicable to new customer only.
	Based on the selection criteria, system defaults the first pricing for applications with <b>Existing customer flag = Y</b> at primary applicant details.
Existing Customer Since (In Years)	Specify the duration from when customer account was created in the system up to the current date in years.
Selection Criteria : Business - allows you number of years elapsed.	to indicate the age of business by evaluating the total
Years In Business	Specify the total number of years in business.

#### Table 4-16(Cont.) Pricing Definition

3. Perform any of the Basic Actions mentioned in Navigation chapter.

# 4.7 Contract

The Contract screen allows you to define the instruments used within your system. A instrument is a contract used by a financial organization with specific rules tied to it. When processing an application, an instrument associated with the application informs the system of the type of contract being used for the approved product. This ensures that all parameters tied to the instrument are setup for the account as it is booked - without requiring you to do it.

Instruments can be setup at different levels:

- Company
- Branch
- Product
- Application state
- Currency

The following groups of parameters are setup at the instrument level (Each has its own section on the Contract screen):

- Selection Criteria
- Accrual
- Capitalization
- Scheduled Dues
- Billing



- Delinquency
- Extension
- Advance Details
- Rate Cap And Adjustments
- Other

Items defined in the contract are **locked in** when you choose Select Instrument on the Funding form's Contract link.

The Contract screen's Instrument and Description fields allow you to enter the financial instrument's name and description, .

System supports **Biennial** (once every 2 years) and Triennial (once every 3 years) type of billing cycles. Based on the following lookups, the billing cycle **frequency** can be defined:

- BILL\_CYCLE\_CD
- LOC\_BILL\_CYCLE\_CD for Line of Credit accounts

#### To set up the Contract

You can either define new Contract Definition details or specify a new name in the **New Instrument** field and click **Create Copy** to create a copy of selected contract with details.

- On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup > Administration > Products > Contract > Line.
- On the Contract Definition section, perform any of the Basic Operations mentioned in Navigation chapter.

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Instrument	Description	Start Dt	End Dt	Enabled	Capitalize	Company	Branch	Billing Cycle	Product	State
AUS_ANLY_INS	AUS_ANNUALLY_INS	03/03/2000	12/31/4000	Y	Y	AUS01	ALL	MONTHLY	ALL	ALL
AUS_ANLY_INS	AUS_ANNUALLY_INS	03/03/2020	12/31/4000	Y	Y	AUS01	ALL	MONTHLY	ALL	ALL
US_LINE_FIRST	AUS_LINE_FIRST_PAY	03/03/2020	12/31/4000	Y	Y	AUS01	ALL	MONTHLY	ALL	ALL
INS-CAP-MONTHLY	CAP MONTHLY	03/10/2018	12/31/4000	Y	Y	ALL	ALL	MONTHLY	ALL	ALL
INS-CAP-QUATERLY	CAP QUATERLY	01/01/2018	12/31/4000	Y e Rectar	oular Silip	ALL	ALL	MONTHLY	ALL	ALL
NS-LINE-BIENNIAL	INS-LINE-BIENNIAL	12/17/1997	12/31/4000	Y	N	SAUDI	SAR1	BIENNIAL	ALL	ALL
NS-LINE-HE-MET	INS-LINE-HE-METROII	12/17/1997	12/31/4000	Y	N	SAUDI	ALL	MONTHLY	ALL	ALL
NS-LINE-TRIENNI	. INS-LINE-TRIENNIAL	12/17/1997	12/31/4000	Y	N	SAUDI	SAR1	TRIENNIAL	ALL	ALL
NS-LOC	LINE OF CREDIT UNSECURED	12/17/1997	12/31/4000	Y	N	ALL	ALL	MONTHLY	ALL	ALL
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ADVANCE / PRIN		AIVE	ROLLOVER BALANCE	100	Y	Y	N	UNDEFINED	0	N 🔺
INTEREST	CHGOFF BALANCE WA	AIVE	ROLLOVER BALANCE	200	Y	N	Y	QUARTERLY	2	N
FEE LATE CHARG	SE CHGOFF BALANCE WA	AIVE	ROLLOVER BALANCE	301	N	N	Y	QUARTERLY	2	N
FEE NSF	CHGOFF BALANCE WA	AIVE	ROLLOVER BALANCE	302	N	N	Y	QUARTERLY	2	N
FEE EXTENSION	CHGOFF BALANCE WA	AIVE	ROLLOVER BALANCE	303	N	N	Y	QUARTERLY	2	N
	CHGOFF BALANCE WA	AIVE	ROLLOVER BALANCE	304	N	N	Y	QUARTERLY	2	N
FEE ADVANCE			ROLLOVER BALANCE	205	N	N	Y	QUARTERLY	2	N
FEE ADVANCE FEE OVER CREDI	T CHGOFF BALANCE WA	AIVE	ROLLOVER BALANCE							
		AIVE	ROLLOVER BALANCE		N	N	Y	QUARTERLY	2	N
FEE OVER CREDI	P CHGOFF BALANCE WA			306		N	Y	QUARTERLY	2	N

#### Figure 4-7 Contract

A brief description of the fields is given below:



Field	Do this
Instruments section	
Instrument	Specify the code identifying the instrument.
Description	Specify the description of the instrument being defined.
Start Dt	Specify the start date for the instrument. You car even select the date from the adjoining Calendar icon.
End Dt	Specify the end date for the instrument. You can even select the date from the adjoining Calendar icon.
Enabled	If you check this box, the system will consider this contract definition when selecting a instrument for an application.
	<b>Note</b> : Once the field is enabled load balances button in balances sub tab will be disabled.
Selection Criteria section	
Company	Select the company for the instrument from the drop-down list. This may be ALL or a specific company.
Branch	Select the branch within the company for the instrument from the drop-down list. This may be ALL or a specific branch. This must be ALL, if you have selected <b>ALL</b> in the Company field.
Billing Cycle	Select the billing cycle selected from the drop- down list.
Product	Select the product for the instrument from the drop-down list. This may be ALL or a specific product.
State	Select the state in which the instrument is used from the drop-down list. This may be ALL or a specific state.
Currency	Select the currency for the instrument from the drop-down list.
	<b>IMPORTANT</b> : By selecting which type to use, the system searches for a best match using the following attributes:
	a. Billing Cycle
	b. Start Date
	c. Company
	d. Branch
	e. Product
	f. State
	Hence, Oracle Financial Services Software recommends creating one version of each type, where ALL is the value in these fields.
Pricing	Select the pricing in which the instrument is used from the dropdown list. This may be ALL or a specific pricing.

#### Table 4-17 Contract Definition



Field	Do this
Accrual section	
Accrual Post Maturity	Check this box to indicate that this is the post maturity default rate.
	Extensions allow you to extend the maturity of the contract by one or more terms by allowing the customer to skip one or more payments. The skipped terms are added to the end of the contract.
Accrual Method	Select the accrual method used to calculate interest accrual for this instrument from the drop- down list.
Start Dt Basis	Select to define the start date from when the interest accrual is to be calculated for this instrument from the drop-down list.
	Note:
	If you select the Effective Date, then the interest is calculated from the Contract date.
	If you select the Payment Date, then the interest is calculated based on (first payment date minus one billing cycle).
Base Method	Select the base method used to calculate interest accrual for this instrument from the drop- down list.
Accrual Start Days	Specify the number of days for which the interest accrual is to be calculated.
Int Amortization Freq	<ul> <li>Select one of the following interest amortization frequency from the drop-down list:</li> <li>DAILY - if selected, the interest amortization (TAM) GL entries hand-over happens every day.</li> <li>EVERY BILLING CYCLE MONTH END - if selected, the interest amortization (TAM) GL entries hand-over happens on month end of the account billing cycle. For example, if account billing cycle is quarterly, the GL handover happens on month end of the quarter.</li> </ul>

#### Table 4-17 (Cont.) Contract Definition

#### **Capitalization section**

This section allows you to define capitalization parameters which helps to capitalize the corresponding account balances to the principal balance of the account based on specific frequency. For example, you can capitalize the accumulated Interest or Late Fees to principal balance of the account.

You can either capitalize all the balances based on same frequency or define different frequency for each type of balance.

**Note**: Capitalization parameters can also be updated by posting **CAPITALIZATION MAINTENANCE** monetary transaction.

Capitalize	Check this box to enable capitalization parameters for the contract. By default, this option is un-checked.
	The option is available only for Average daily balance Method Line of Credit.

Field	Do this
Frequency	<ul> <li>Select the required capitalization frequency from the drop-down list. The list contains the following types of frequency to either capitalize all the balances based on same frequency or define different frequency for each type of balance.</li> <li>Based on specific intervals such as Monthly. Quarterly, Annual and so on.</li> <li>Based on contract Billing Frequency, Billing Date, or Due date.</li> <li>Specifically on every Month End. -Or-</li> <li>Based on Balance Frequency to define different capitalization frequency for each balance. This can further be defined in Balances sub tab.</li> </ul>
Capitalization Start Basis	Select the capitalization start date from the drop down list as either Contract Date or First Payment Date to calculate the capitalization frequency accordingly. However, this field is not enabled for Billing date
	or Due Date type of capitalization frequency.
Grace Days	Specify the grace days allowed in the frequency (minimum 0, maximum 31) before capitalizing th balances to account. This is also the deciding factor for executing the capitalization batch job which is based on Capitalization Frequency + Grace Days.
	However, note that Grace Days are not accounted for Month End type of capitalization frequency and is ignored even if specified.
Cap Tolerance Amt	Specify the capitalization tolerance amount which is the minimum amount to qualify for capitalization. Any amount less than this is not considered for capitalization of balances. This helps to avoid capitalization of nominal or decimal amounts.
	<b>Note:</b> There is no specific accounting maintained for non-capitalized decimals with reference to setup.
Scheduled Dues section	
Max Due Day Change Days	Specify the maximum number of days a due date can be moved.
Due Day Min	Specify the minimum value allowed for the due day for this instrument.
Due Day Max	Specify the maximum value allowed for the due day for this instrument.
	<b>Note</b> : If billing cycle is selected as weekly, then Due Day Max field value cannot be greater than 7.
Max Due Day Change / Year	Specify the maximum number of due day changes allowed within a given year for this instrument.

# Table 4-17 (Cont.) Contract Definition



Field	Do this
Max Due Day Change / Life	Specify the maximum number of due day changes allowed over the life of a product funded with this instrument.
Billing section	
Pre Bill Days	Specify the prebill days. This is the number of days, before the first payment due, that accounts funded with this instrument will be billed for the first payment. Thereafter, the accounts will be billed on the same day every month. If an account has a first payment date of 10/25/2003 and Pre Bill Days is 21, then the account will bill on 10/04/2003, and then bill on the 4th of every month.
Billing Type	Select the billing type for accounts funded using this instrument from the drop-down list.
Draw Period Billing Method	Select the draw period billing method for accounts funded using this instrument from the drop-down list.
Repmt Billing Method	Select the billing method for the repayment period from the dropdown list.
Draw Billing %	Enter the payment percentage for the draw period.
Repmt Term Payment %	Enter the payment percentage for the repayment draw period.
Multiple Billing Asset Rate	Check this box to indicate if multiple asset rates are applicable for one billing period.
	System considers billing period from current due date to the next due date. Multiple rates are fetched only when rate end date (rate start date + rate frequency) ends one or more cycle(s) before the next due date i.e. current rate record does not cover the entire billing period.
Delinquency section	
Late Charge Grace Days	Specify the number of grace days allowed for the payment of a due date before a late charge is assessed on the account.
Stop Accrual Days	Specify the number of days a contract can be in delinquent state, after which the interest accrual must stop for an account.
	A Batch Job is run daily to select accounts in delinquent status for a pre-defined number of days and post <b>No Accrual transaction</b> for such accounts on current date. When the account recovers from Delinquency, the system will then post a <b>Start Accrual Transaction</b> on the date the account is recovered from delinquency.
Delq Grace Days	Specify the number of grace days allowed for the payment of a due date before an account is considered delinquent. This affects DELQ Queues, the system reporting, and the generation of collection letters.

# Table 4-17 (Cont.) Contract Definition



Field	Do this
Time Bar Years	Specify the total number of years allowed to contact the customer starting from the first payment date and beyond which the account is considered delinquent. You can specify any value between 0-999.
Cure Letter Gen Days	Specify the number of delinquency days to initiate cure letter generation.
Cure Letter Valid Days	Specify the number of days during which the issued cure letter is valid. Usually financial institutions will start the collection activities after the lapse of cure letter validity date.
Delq Category Method	Select the delinquency category method to determine how the system populates delinquency counters on the Customer Service form.
	<b>Note:</b> This value does not affect credit bureau reporting.

#### Table 4-17 (Cont.) Contract Definition

**Cycle Based Fees** - This section allows to define the parameters for calculating cycle based fees at individual account level. Using the below parameters, system derives the Cycle Base Fees and updates the account balances on processing the following batch jobs - TXNCBC\_BJ\_100\_01 (CYCLE BASED COLLECTION LATE FEE PROCESSING) and TXNCBL\_BJ\_100\_01 (CYCLE BASED LATE FEE PROCESSING). For more information, refer to **Fee Consolidation Maintenance** section in Appendix chapter.

System calculates the below type of fee in combination of associated and master account and is assessed only when total due crosses **Threshold** amount (that is defined in Setup > Products > Contract > Fees tab and Setup > Products > Fees screen):

#### Fee Late Charge (FLC)

- Percentage of sum of payment due
- Percentage of sum of standard payment
- Percentage of sum of billed amount

#### **Cycle Based Collection Late Fee**

- Flat amount
- Percentage of sum of payment due
- Percentage of sum of standard payment
- · Percentage of sum of billed amount
- Percentage of payment due
- Percentage of standard payment
- Percentage of billed amount
- Percentage of total due amount
- Percentage of sum of total due amount

#### Cycle Based Late Fee

- Flat amount
- Percentage of sum of total due amount
- Percentage of sum of payment due
- Percentage of sum of standard payment
- Percentage of sum of billed amount
- Percentage of total due amount
- Percentage of payment due
- Percentage of standard payment
- Percentage of billed amount



Field	Do this
Cycle Based Collection Late Fee	Check this box to enable cycle based collection late fee assessment on the account.
	If selected, the balance type CYCLE BASED COLLECTION LATE FEE is made available in the Balances tab which further allows to define how system should derive the balances when ar account is booked and funded.
	If unchecked (default), system does not display the <b>Cycle based Collection Late Fee</b> balance i Contract >Balances tab on clicking <b>Load</b> <b>Balances</b> button.
Cycle Based Late Fee	Check this box to enable cycle based late fee assessment on the account.
	If selected, the balance type CYCLE BASED LATE FEE is made available in the Balances tab which further allows to define how system should derive the balances when an account is booked and funded.
	If unchecked (default), system does not display the <b>Cycle Based Late Fee</b> balance in Contract >Balances tab on clicking <b>Load Balances</b> button.
Cycle Based Collection Late Fee Grace Days	Specify the number of grace days allowed before cycle based collection late fee is assessed on the account. This field is enabled only if the Cycle Based Collection Late Fee option is checked above.
Cycle Based Late Fee Grace Days	Specify the number of grace days allowed before cycle based late fee is assessed on the account. This field is enabled only if the Cycle Based Late Fee option is checked above.
Fee Consolidation - If Cycle Based Late Fee is allows to enable/disable the option to consolidat	assessed based on above parameters, this section the late fee at Master Account level.
Late Charge at Master Account	Check this box to allow system to consolidate the late charge assessment at master account level.
Cycle Based Collection Late Fee at Master Account	Check this box to allow system to consolidate the cycle based collection late fee assessment at master account level.
	Ensure that, the option <b>Cycle Based Collection</b> <b>Late Fee</b> is also checked for fee consolidation at Master Account level.
Cycle Based Late Fee at Master Account	Check this box to allow system to consolidate cycle based late fee assessment at master account level.
	Ensure that, the option <b>Cycle Based Late Fee</b> is also checked for fee consolidation at Master Account level.
Extension section	
Max Extn Period / Year	Specify the maximum number of terms that the contract may be extended, within a given rolling calendar year.

# Table 4-17 (Cont.) Contract Definition



Field	Do this
Max Extn Period / Life	Specify the maximum number of terms that the contract may be extended, within the life of the line of credit.
Max # Extn / Year	Specify the maximum number of extensions that may be granted within a given rolling calendar year.
Max # of Extn / Life	Specify the maximum number of extensions that may be granted within the life of the line of credit.
Minimum # Payments	Specify the minimum number of payments that must be made before extension.
Extension Gap in Months	Specify the gap between previous extension provided in the account and current one as specific number of months.
Advance Details section	
Min Initial Advance	Specify the minimum initial advance amount allowed. This is the smallest possible initial advance that can be disbursed to the borrower after funding.
Max Initial Advance	Specify the maximum initial advance amount allowed. This is the largest possible initial advance that can be disbursed to the borrower after funding.
Min Advance	Specify the minimum advance amount. This is the smallest advance amount that a borrower may subsequently request after the initial advance.
Max Advance	Specify the maximum advance amount. This is the largest advance amount that a borrower may subsequently request after the initial advance.
Rate Cap & Adjustments section	
Max Rate Increase / Year	Specify the maximum rate increase allowed in a year.
Max Rate Increase / Life	Specify the maximum rate increase allowed in the life of the line of credit.
Max Rate Decrease / Year	Specify the maximum rate decrease allowed in a year.
Max Rate Decrease / Life	Specify the maximum rate decrease allowed during the life of the line of credit.
Max # Adjustments / Year	Specify the maximum number of rate changes allowed in a year.
Max # Adjustments / Life	Specify the maximum number of rate changes allowed during the life of the line of credit.
Min Interest Rate (Floor)	Specify the minimum rate.
Max Interest Rate (Ceiling)	Specify the maximum rate.

# Table 4-17 (Cont.) Contract Definition

#### Table 4-17 (Cont.) Contract Definition

#### Do this

#### Statement section

Field

This section allows to define the preferences for Mock Statement generation at Master Account level. Generating a Mock Statement helps to mock the asset billing process with a future date and to get an upfront statement indicating future dues of Master and Associated Accounts. In **Vacation Ownership** industry, such statements are required to forecast future dues based on current **Timeshare** holdings.

The selected preference here are propagated to Application > Contract screen when the instrument is loaded.

Mock Statement Req	Select this check box to indicate if the account is to be include in Mock statement Generation.
	<b>Note:</b> Based on this selection, others fields related to Mock Statement below are enabled and becomes mandatory for providing details.
Mock Start Month	Select the start month of Mock Statements period from the dropdown list.
	Note: During the Mock Statement Next Run Date validation if next run date is less than Contract Date or GL Date, system moves the Mock Start Month to same month of next year. For more information, refer to Mock Statement Maintenance in Appendix - Non Monetary transactions sections.
Mock Statement Cycles	Select the total number of billings (between 1-12) that are to be generated post Mock Statement Start Date.
Mock Pre Statement Days	Specify the number of Pre bill days for Mock Statements generation.
Other section	
Refund Allowed	Check this box to indicate that refunding of customer over payments are allowed.
Refund Tolerance	Specify the refund tolerance amount. If the amount owed to the customer is greater than the refund tolerance, the over payment amount will be refunded if Refund Allowed box is selected.
WriteOff Tolerance Amt	Specify the write off tolerance amount. If the remaining outstanding receivables for accounts funded using this instrument is less or equal to the write off tolerance amount, the remaining balance on the account will be waived.
Pmt Tolerance Amt*	Specify the payment tolerance amount. This is the threshold amount that must be achieved before a due amount is considered PAID or DELINQUENT. If (Payment Received + Pmt Tolerance: \$Value) >= Standard Monthly Payment, the Due Date will be considered as satisfied in terms of delinquency. The amount unpaid is still owed.



Field	Do this
Pmt Tolerance%*	Specify the payment tolerance percentage. This is the threshold percentage that must be achieved before a due amount is considered PAID or DELINQUENT. If Payment Received >= (Standard Monthly Payment * Pmt Tolerance% / 100), the due date will be considered satisfied in terms of delinquency. The amount unpaid is still owed.
	The system uses the greater of these two values.
Promise Tolerance Amt*	Specify the promise tolerance amount. This is the threshold amount that must be achieved before a due amount is considered KEPT or BROKEN. If (Payment Received + Promise Tolerance: \$Value) >= Promise Amount, the Due Date will be considered KEPT (satisfied).
Promise Tolerance %*	Specify the promise tolerance percentage. This is the threshold percentage that must be achieved before a due amount is considered KEPT or BROKEN. If Payment Received >= (Promised Amt * Promise Tolerance%), the due date will be considered KEPT (satisfied).
	The system uses the greater of these two values.
Adv Tolerance	Enter the advance tolerance amount.
Adv Tolerance %	Enter the advance tolerance percentage
Default Pmt Spread	Select the default payment spread to be used when receiving payments for this account if one is not explicitly chosen, from the drop-down list.
Min Finance Charge	Enter the minimum finance charge amount.
Minimum Pmt	Enter the minimum billed amount.
Anniversary Period	Enter the anniversary term.
Repmt Currency	Select the currency from the drop-down list.
PDC Security Check	Check this box to indicate that post dated checks are the method of repayment for this contract.
ACH Fee Ind	Check this box to indicate that direct debit fee is included.
	<b>Note</b> : The ACH Fee/Direct Debit Fee balance wil be displayed in <b>Balances</b> sub tab only when this checkbox is selected.

#### Table 4-17 (Cont.) Contract Definition

3. Perform any of the Basic Actions mentioned in Navigation chapter.

#### **Extension of Terms**

The system facilitates extension of terms, provided the following conditions are satisfied:

- Specified number or more payments made in the account
- Gap between the previous and current extension provided in the account must be a specific number of months that could be specified

If the above conditions are not satisfied, then the system displays an appropriate error message.



A new transaction Force Extension will be available. This transaction will be posted when you want the system to bypass the extension validations defined at the contract level.

When a backdated transaction with TXN Date exists before the transaction date of extension, all the transactions are reversed and posted again. If extension transaction is posted again, then the validation rules are not validated again.

This section consists of the following topics:

- Balances
- Amortized Balances
- Itemizations
- Fees

# 4.7.1 Balances

The Balances sub screen lists the balances that will be established when an account is booked and funded.

CAUTION: Please contact your Implementation Manager for changes to this section.

#### To set up the Balances

- Click Setup > Setup > Administration > User > Products > Contract > Line > Balances.
- 2. On the Balances sub screen, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this
Balance Type	Displays the balance type.
Displays the balance type.	Select the charge off method to determine how the outstanding amount of this balance type will be handled from the drop-down list, if the account becomes uncollectable and the product is charged off.
Writeoff Method	Select the write off method to determine how the outstanding amount of this balance type will be handled from the drop-down list, if the account is within the write off tolerance of being PAID.
Reschedule Method	Select the reschedule method to determine how the outstanding amount of this balance type will be handled from the drop-down list, if the account is rescheduled.
Sort	Specify the sort order of how account balances will appear on the Customer Service form's Balance screen.
Billed	Check this box to indicate that outstanding amounts for this balance type are considered a part of the billed amount. This also determines whether payments applied to this balance type are considered when satisfying outstanding amounts due.

#### Table 4-18Balances



Field	Do this
Accrued	Check this box to indicate that outstanding amounts for this balance type will be included when interest is accrued against the account.
Non Performing Rollover	Check this box to indicate that <b>non-performing</b> is used as an intermediary status on your general ledger prior to charge off and want to create balances for non-performing accounts for this balance type.
	<b>Note</b> : (The Non-Performing Rollover box applies only to Balance Types of ADVANCE/PRINCIPAL and INTEREST. For all other Balance Types, this box would be cleared).
Non Performing Balance Type	Select the balance type you want to rollover from drop-down list, if you select the Non-Performing Rollover box (Advance/ Principal).
Enabled	Check this box to indicate that this balance type will be created when the account is booked and funded.
contract and allows you to define capital such as <b>Interest</b> . <b>Note</b> : The value of parameters defined in	ation frequency is selected as Balance Frequency for the ization parameters for a specific type of account balance n this section supersedes the values defined in header
contract and allows you to define capital such as <b>Interest</b> . <b>Note</b> : The value of parameters defined in section.	ization parameters for a specific type of account balance
contract and allows you to define capitali such as Interest.	ization parameters for a specific type of account balance n this section supersedes the values defined in header Check this box to enable capitalization
contract and allows you to define capital such as <b>Interest</b> . <b>Note</b> : The value of parameters defined in section.	ization parameters for a specific type of account balance In this section supersedes the values defined in header Check this box to enable capitalization parameters for the selected balance type. By default, this option is un-checked. Note: The option is disabled for <b>Advance</b> /
contract and allows you to define capital such as <b>Interest</b> . <b>Note</b> : The value of parameters defined in section. Capitalize	<ul> <li>ization parameters for a specific type of account balance</li> <li>n this section supersedes the values defined in header</li> <li>Check this box to enable capitalization parameters for the selected balance type. By default, this option is un-checked.</li> <li>Note: The option is disabled for Advance / Principal type of Line contracts.</li> <li>Select the capitalization frequency from the drop down list. Frequency can be selected using any of the following options:         <ul> <li>Based on specific intervals such as Monthly Quarterly, Annual and so on.</li> <li>Based on contract Billing Frequency, Billing Date, Due date.</li> </ul> </li> </ul>

#### Table 4-18 (Cont.) Balances

**3.** Perform any of the Basic Actions mentioned in Navigation chapter. The system loads the currently defined balances for accounts.

If your organization maintains additional balances, contact your Implementation Manager for information regarding those balances.

# 4.7.2 Amortized Balances

With the Amortize Balances sub screen, you can select one or more balances to be amortized over the life of the Line of Credit. You can also define the amortization method.

#### To set up the Amortization Balances

- Click Setup > Setup > Administration > User > Products > Contract > Line > Amortized Balances.
- In the Amortization Balances section, perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

A brief description of the fields is given below:

Field	Do this
Amortize Balance Type	Select the amortize transaction type from the drop-down list.
Amortization Method	Select the amortization method used to calculate the net amortization amount from the drop-down list.
Cost/Fee method	Select the amortization cost/fee method.
Sort	Specify the sort sequence to define the order of the amortize balances.
Enabled	Check this box to enable the amortize balance to be created when the account is booked and funded.

#### Table 4-19 Amortization Balances

3. Perform any of the Basic Actions mentioned in Navigation chapter.

# 4.7.3 Itemizations

On the Itemizations sub screen, you can define the itemized components for each type of contract, indicate if it is required, and determine whether it has a positive or negative bearing on the contract itemization math. You can establish the following groups of itemization transactions:

Advance	Total amount of the product that is not a part of financed fees; in other words, the total amount the customer requested to be advanced.
Financed Fees	Fees rolled into the principal balance of the product. Financed fees are also considered to be a part of the finance charge.
Pre-Paid Fees	Fees that are paid by the consumer prior to the funding of the Line of Credit. These fees are not rolled into the balance of the product but are considered as part of the finance charge and are included in the calculation of the APR.



Fees that are paid to or by the producer of the Line of Credit; for example, a fee that is being charged to the producer. These transactions will affect proceeds.
Allows you to connect the actual escrow itemization with the escrow type and the funding transaction.

#### To set up the Itemizations

- 1. Click Setup > Setup > Administration > User > Products > Contract > Line > Itemizations.
- 2. On the Itemization sub screen select the option button to indicate the type of itemization you are working with: Advance, Financed Fees, Pre-Paid Fees, Producer, or Escrow.
- 3. On the Itemization sub screen, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this
Itemization	Select the itemization from the drop-down list.
Disbursement Type	Select the disbursement type from the drop-dowr list.
Transaction	Select the funding transaction type from the drop-down list.
Itemization Type	Select the itemization type from the drop-down list.
	<b>Note:</b> On selecting the <b>Prefunding Txns</b> as itemization type, it indicates that this particular itemization expects a payment from the customer prior to funding.
Sort	Specify the sort order to define the order of the itemization transactions.
Sign	If the itemized transaction increases the group balance, click +ve.
	-or-
	If the itemized transaction decreases the group balance, click -ve.
Enabled	Check this box to enable the itemization and indicate that this itemization transaction will be created when the account is booked and funded.
Amortize Balance	Select the amortize balance affected by this itemization transaction from the drop-down list. <b>Note</b> : Advance itemizations do not affect amortize balances.
Refund Calculation Method	Select the refund calculation method from the drop-down list.
Taxable	Check this box, if the itemization type is taxable. However, note that the taxable option defined in Setup > Administration > System > Sale Tax screen will supersede with this preference.

#### Table 4-20 Itemizations



Field	Do this
Seller Pmt	Check this box to enable seller payment.
Escrow	Select the escrow from the drop-down list.
Itemization Formula	Select the itemization formula description from the drop-down list.
Refund Calculation Method	Check this box to enable Refund calculation Method.
Escrow Required	If this is an escrow account, check this box to indicate that an escrow is required during the application process (though at that time the user can choose Opt Out to decline.)
Discount Rate	Specify the discount rate for the itemization.

### Table 4-20 (Cont.) Itemizations

4. Perform any of the Basic Actions mentioned in Navigation chapter.

# 4.7.4 Fees

Any fees that are defined in the contract are set up on the Fees sub screen. The system currently supports the following contract fees:

- Late charges
- Non sufficient funds
- Extensions
- Prepayment penalties
- Delay Fee
- ACH Fee

The Fees sub screen allows you to define those fees whose value and method of calculation are set at the time of the Line of Credit. As these amounts cannot be changed after the product is booked and funded, you should only set up fees here that will not change over the life of the Line of Credit. Individual contract fee types may be defined multiple times in order to create graduated fees.

#### Note:

Certain fees, like late fees, can be set up at contract, as well as state level. In such cases, the contract fee, if present, is used first.

#### To set up the Fees

- 1. Click Setup > Setup > Administration > User > Products > Contract > Line > Fees.
- 2. In the Fees section, perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields is given below:

#### Table 4-21 Contract Fees

Field	Do this
Туре	Select the fee type from the drop-down list.



Do this
Specify the lowest transaction amount or balance amount against which this contract fee definition may be applied.
Specify the minimum value of credit limit for the pricing.
Select the method of calculating the fee to be assessed from the dropdown list.
Select the frequency of calculating the fee to be assessed from the drop-down list.
This field is enabled only if the Contract Fee type is either CYCLE BASED COLLECTION LATE FEE or CYCLE BASED LATE FEE.
Specify the threshold amount which is less than or equal to minimum fee amount to be assessed. Based on this amount, system calculates and posts the Cycle Based Collection Late Fee or Cycle Based Late Fee based on the account.
If calculated fee amount is less than threshold amount, fee is posted with transaction amount = 0.
If calculated fee amount is greater or equal to threshold amount, fee is posted based on existing min amt and max amt comparing logic.
Specify the minimum fee amount to be assessed.
Specify the maximum fee amount to be assessed. If you selected FLAT in the Method field, then this field is not used and is normally populated as \$0.00.
Specify the fee percentage of the outstanding transaction amount to be assessed as a fee. This amount will be adjusted to fall within the Min Amount and the Max Amount.
Check this box to create the selected contract fee when the account is booked and funded.

#### Table 4-21 (Cont.) Contract Fees

3. Perform any of the Basic Actions mentioned in Navigation chapter.

# 4.8 Edits

Edits ensure your organization's guidelines are properly followed and that all exceptions are sent to the appropriate personnel to review.

You can configure your system so that during the origination process, at each change to an application's status, the system will perform a set of edits on the Verification link's Edits screen (found on the Application Entry, Underwriting, and Funding windows).

Edits ensure your organization's guidelines are properly followed and that all exceptions are sent to the appropriate personnel to review. If the edits check fails, then the system will not allow the change of status, and the application will remain in its current status. This screen allows you to define the validations the system must perform on the Verification master tab, as the status of application changes.

Origination edits are used to validate applications entered through the standard Application Entry and Applications windows. The Edits screen contains two sections, the Edit Type Definition section and the Edit Sub Type Definition section.

#### To set up the Edits

You can either define new Edit Type Definition details or specify a new name in the **New Edit Type** field and click **Create Copy** to create a copy of selected edit type definition with details.

- On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup > Administration > User > Products > Edits > Line.
- 2. On the Edits screen, choose Origination or Open Interface.
- 3. In the Edit Type Definition section, perform any of the Basic Operations mentioned in Navigation chapter.

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Asset Types		APPLICATION DECLINE EDITS	APP DECLINE EDITS	O Yes @ No	Y	ALL				
Index Rates Currency Exchange		APPLICATION AUTO APPROVAL E		O Yes  No	Y	ALL				
Scoring Parameters		APPLICATION ENTRY EDITS	APP ENTRY EDITS	Yes No	Y	ALL				
Products		APPLICATION PRESCREENING ED		O Yes @ No	Y	ALL				
Pricings		APPLICATION PREQUALIFICATIO		O Yes @ No	· ·	ALL				
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Contracts Balances	ino unid to display.									

#### Figure 4-8 Edits

A brief description of the fields is given below:

Table 4-22 Edit Type Definition

Field	Do this
Edit	Specify the edit name.
Description	Specify the description for the edit.
Edit Type	Select the edit type code from the drop-down list.
System Defined	Select <b>Yes</b> , if the entry is system defined. System defined entries cannot be modified. Select <b>No</b> , if the entry is not system defined and it can be modified.
Enabled	Check this box to enable the edit.
Company	Select the portfolio company associated with this edit, from the drop-down list. This may be ALL or a specific company.



Field	Do this
Branch	Select the portfolio branch within the company associated with this edit, from the drop-down list. This may be ALL or a specific branch. This must be ALL if you selected ALL in the <b>Company</b> field.
Channel	Select the channel from the drop-down list, This can be ALL or a specific channel.
Product	Select the product associated with this edit, from the drop-down list. This may be ALL or a specific product.
State	Select the state with this edit from the drop-down list. This may be ALL or a specific product.
Currency	Select the currency associated with this edit, from the drop-down list. This may be ALL or a specific branch.

#### Table 4-22 (Cont.) Edit Type Definition

- 4. Perform any of the Basic Actions mentioned in Navigation chapter.
- 5. In the Edit Sub Type Definition section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this
Edit Sub Type	Select the edit sub type for the edit, from the drop-down list.
Edit	Select the description for the edit, from the drop- down list.
Result	Select the result type for the edit, from the drop- down list.
Enabled	Check this box to enable the edit.
Value	Specify the expected value for the first edit. The Value field records the threshold value for the edit. The actual function of the entered value is dependent on the edit category.
Override Responsibility	Select the responsibility that can override the edit, from the drop-down list, if the edit result is an override. Designates the user responsibility level required to continue processing applications that fail the edit based on the Value field. You may define the same edit multiple times with a Result = OVERRIDE and different Value and Override Responsibility combinations to encompass various results.
System Defined	Select <b>Yes</b> , if the entry is system defined. System defined entries cannot be modified. Select <b>No</b> , if the entry is not system defined and it can be modified.

### Table 4-23 Edit Sub Type Definition

6. Perform any of the Basic Actions mentioned in Navigation chapter. Using the Edit Type field of the Edit Type Definition section, you can define when you want the edits check to occur by selecting from the following list of edit types:



Edit type	Description
APP ENTRY EDITS	Edits that normally run on Application Entry form.
APP PRESCREENING EDITS	Edits that run between application entry and the pulling of a credit bureau. These edits determine whether the application should be reviewed further, and whether a credit bureau should be pulled.
PRE Qualify Edits	Edits that run to check whether the minimum details which are required to prequalify the application are satisfied or not.
APP AUTOMATIC APPROVAL EDITS	Edits that run after a credit bureau has been pulled and scored. These edits determine whether an application should be automatically approved or declined.
APP APPROVAL EDITS	Edits that run whenever an application is manually changed to a status/sub status that indicates the application (in its current state) should be approved.
APP DECLINE EDITS	Edits that run whenever an application is manually changed to a status/sub status that indicates the application (in its current state) should be declined.
APP CONTRACT EDITS	Edits that run whenever an APPROVED or CONDITIONEDAPPROVED application is about to be funded. These edits ensure the validity of the contract data.

#### Table 4-24 Edit Type Definition

Each entry in the Edit Sub Type field is grouped into the following categories:

Table 4-25Edit Sub Type field	
-------------------------------	--

Origination edit sub types	Description
ORIGINATION APPLICANT EDITS	Edits that pertain to data entered for an applicant on an application.
ORIGINATION APPLICATION EDITS	Edits that pertain to data entered for the requested line of credit.
ORIGINATION ASSET EDITS	Edits that pertain to data entered for asset entered on the application.
ORIGINATION CONTRACT EDITS	Edits that pertain to data entered for the contract on the application.
ORIGINATION CREDIT BUREAU EDITS	Edits that pertain to data gathered from the credit bureau reports for the applicants on the application.
ORIGINATION DECISION EDITS	Edits that pertain to data required to make a decision on the application.

Each entry in the Edit Sub Type field can be set up with more than one entry in the Description field. The purpose of specific edits fall into the following types:

Description starts with	(Edit Category) Description of Edit Category
CHD:	(RECORD POPULATION EDITS) Check for the existence of an entire data record.
DUPLICATE:	(DUPLICATION EDITS) Check for duplication of existing data.
RANGE:	(VALUE RANGE/TOLERANCE EDITS) Check to determine whether data entered for a specific data field is within the specific tolerance.
REQUIRED:	(REQUIRED FIELD EDITS) Check to determine whether a specific data field has been populated within a data record.
FLK:	(LOOKUP VALUE EDIT) Check API entered data against the existence of that value in the related lookup types lookup codes.
XVL:	(CROSS VALIDATION EDIT) Check to determine whether specific field, or set of fields, value corresponds to a value obtained by calculating them from another field or set of fields (for example, Total Payments = Terms * Standard payment amount).

## Table 4-26 Description

An Edits check can produce one of three results: an ERROR, a WARNING, or an  $\ensuremath{\mathsf{OVERRIDE}}$  .

Edit type	Results
ERROR	The system will prevent you from proceeding when an edits check fails. The only option is to change the source data. The application will revert to its previous status/sub status. The user will be directed to correct the specific error. Until the edits that return an ERROR value are addressed, the user cannot continue processing the application.
Warning	When an edits check fails in these cases, the system allows the process to continue. Warnings serve as informational messages and can be ignored. The user will be notified that an edit failed, but the failure need not stop the current processing of the application. The user can either ignore the error, or have the application revert to its previous status/sub status and address the error before processing the application further.

#### Table 4-27 Edits check

Edit type	Results
Override	The edit check has failed; however, the system allows users with the responsibility specified in the Override Responsibility field to continue. Multiple override levels can be setup depending upon the resulting value of the edit. If the user has override responsibility, the application will process as if the edit had not failed. If the user does not have override responsibility, the application will revert to its previous status/sub status and the sub status changes to OVERRIDE REQUIRED. The system will then direct the application to a user with the authority to process the application. (See the Queues chapter for more information).

## Table 4-27 (Cont.) Edits check

## Note:

Do not set the Result field to Override for credit application edits.

This section consists of the following topic:

Interfacing OFSLL with Oracle Rule Author

# 4.8.1 Interfacing OFSLL with Oracle Rule Author

Oracle Business Rules is a component of Oracle Application Server that enables applications to rapidly adapt to regulatory and competitive pressures. This increased agility is possible due to the adoption of Oracle Rule author wherein a lending Institution can create or change a business rule without having to indulge in coding and also without stopping the business process. Also, externalizing business rules allows to manage business rules directly, without involving programmers. It provides best of breed solutions that would help in configuring the rules very quickly by a business analyst or user with some insight on the database.

# 4.9 Cycles

The Cycles screen allows you to define the origination workflow process of your organization. As you delineate the steps in the origination process, you will also define:

- The user responsibilities that have access to perform the steps
- Any edits you want the system to perform between changes in status/sub status.

The following diagram displays the general concept of workflow:



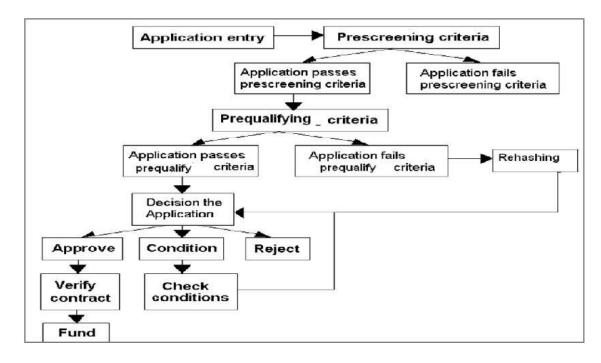


Figure 4-9 Application Entry - Flowchart

Cycle code definitions drive the application cycle. The following pairs of status/sub status define status/sub statuses that have system defined meanings and should be included in your origination workflow, if they are not already included.

After entering the basic details of the applicant, you can check whether the application prequalifies or not. If the pre-qualified edits are satisfied, the status is changed to **NEW-PREQUALIFY APPROVED** and you can modify or update any further details in the Application Entry screen. If the edits are not satisfied, the application will be pushed to the REJECTED APPLICATIONS queue with a status update to **REJECTED-PREQUALIFY REJECTED**, then you can also view the rejected pre-qualification in the Underwriting window.

#### Note:

The system status and sub status lists are predefined and cannot be changed by the administrator. If you require additional sub status codes, please contact Oracle Financial Services Software to determine whether they can be added.

Status/Sub status	Description
NEW-BLANK	This is the status/sub status of applications during data entry. Applications remain NEW-BLANK until you choose the <b>Next Application</b> on the Application Entry form and the system successfully performs the application edits check.
NEW-PRESCREEN	The system processes the prescreen edits to determine whether a credit report should be pulled for this application or not.



Status/Sub status	Description
NEW-PRESCREEN APPROVED	Applications in this status/sub status have passed the prescreen edits. The system will now request a credit bureau pull.
NEW-PREQUALIFICATION	The system checks the applicant details whether it is qualified or not.
NEW-PREQUALIFY APPROVED	If the pre-qualified edits are satisfied, the status is changed to <b>NEW-PREQUALIFY APPROVED</b> and you can modify or update any further details in the Application Entry screen.
REJECTED-PREQUALFY REJECTED	If the edits are not satisfied, the application will be pushed to the REJECTED APPLICATIONS queue with a status update to REJECTED-PREQUALIFY REJECTED.
REJECTED-PRESCREEN REJECTED	Applications in this status/sub status failed the prescreen edits. These applications will receive no further processing. The producer will be sent a decision fax and the consumer will receive an adverse action letter.
NEW-REVIEW REQUIRED	Either based on the scoring of the application's credit bureau(s) pull, or the fact that a credit bureau report was not successfully obtained, the application needs to be reviewed by an underwriter.
NEW-RECOMMEND APPROVAL	Based on the scoring of the application's credit bureau(s) pull, the application should be reviewed by an underwriter. However, based on the current setup, the system recommends approving this application.
NEW-RECOMMEND REJECTION	Based on the scoring of the application's credit bureau(s) pull, the application should be reviewed by an underwriter. However, based on the current setup, the system recommends rejecting this application.
APPROVED-AUTO APPROVED	Based on the scoring of the application's credit bureau(s) pull, the system automatically approves the application. The producer will be sent a decision fax, and the application will be passed to funding.
REJECTED-AUTO REJECTED	Based on the scoring of the application's credit bureau(s) pull, the system automatically rejects the application. The producer will be sent a decision fax and the consumer will receive an adverse action letter.

## Table 4-28 (Cont.) Cycle code definitions



Status/Sub status	Description
APPROVED-BLANK	Application has been manually approved. Normally this occurs when an application is in the NEW- RECOMMEND APPROVAL, NEWRECOMMEND APPROVAL status/sub status, or less often in the NEW- RECOMMEND REJECTION status/sub status. Any cycle code definition with next values of APPROVED-BLANK should have a lookup value of APP APPROVAL EDITS to ensure that all of the required data has been gathered in making the decision to approve the application (unless the application is currently in a status/sub status that assures the APP APPROVAL EDITS have been run).
NEW-OVERRIDE REQUIRED	A user without sufficient override authority attempted to approve an application, which, based on setup, required a higher over-ride authority to approve.
APPROVED-VERIFYING	Contract has been received from the producer.
APPROVED-FINAL DOCUMENT CHECK	The contract has been reviewed and the data is correct. Normally this occurs when an application is in APPROVED-FINAL DOCUMENT CHECK OR CONDITIONED-FINAL DOCUMENT CHECK status/sub status. Any cycle code definition with next values of APPROVED-FINAL DOCUMENT CHECK or CONDITIONED-FINAL DOCUMENT CHECK should have a value of APP CONTRACT EDITS to ensure that all of the required data has been gathered in making the decision to approve the application, unless the application is currently in a status/ sub status that assures the APP CONTRACT EDITS have run.
APPROVED-VERIFIED	The application has been processed and is awaiting funding.
APPROVED-FUNDED	The application has been funded, and a check requisition has been created. If Customer Service form is being used, then an account is also created at this time.
REJECTED-BLANK	The application for whatever reason is being manually rejected regardless of its current status/sub status. Any cycle code definition with Next values of REJECTED-BLANK should have a lookup value of APP DECLINE EDITS to ensure that all of the required data has been gathered in making the decision to approve the application (unless the application is currently in a status/sub status that assures the APP DECLINE EDITS have run).
WITHDRAWN-BLANK	The applicants have indicated that they are no longer pursuing this line of credit.
CONDITIONED - <any></any>	These status/sub status pairs are analogous to the corresponding APPROVED- <any> pair and indicate that the application has had additional conditions placed on its approval.</any>

### Table 4-28 (Cont.) Cycle code definitions

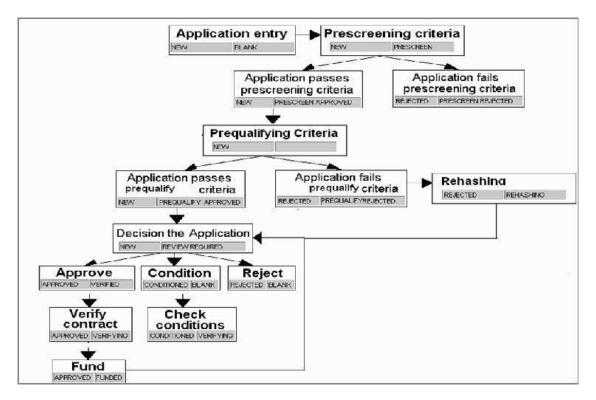


Status/Sub status	Description		
<any>-<any override=""></any></any>	Requires OVERRIDE approval. The meaning of the sub status is analogous to the corresponding OVERRIDE sub status, and may require that specific EDITS run before proceeding.		
<any>-AGED APPLICATION</any>	These applications have been decisioned but no contract has been received after a period of time determined by setup. If not acted on, these applications will become VOID.		
<any>-AGED CONTRACT</any>	Contracts have been received after a period of time determined by setup. If not acted on these applications will become VOID.		
<any>-VOID</any>	Indicate application previously had a sub status of AGED CONTRACT or AGED APPLICATION. These applications have not been completed and were made VOID after another period of time had passed.		

#### Table 4-28 (Cont.) Cycle code definitions

Using these status and sub status, let us re-examine the early workflow diagram in this section.





In the Cycles setup screen, you can also define how Status change of an application is to be permitted in the system i.e. you can configure the system to validate and allow a specific user / responsibility to perform the subsequent status change of the application.



It is like either same **User/Responsibility** is **Permitted** or **Not Permitted** to perform subsequent cycle changes of an application. This can be achieved in Cycle Code Definition section in **Validate Successive Change** field.

## Note:

It is extremely important that the APP CONTRACT EDITS run prior to an application being funded. All cycle code definitions should be reviewed to ensure that there are no paths through the origination cycle that bypass this EDIT type.

#### To set up the Cycles

- On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup > Administration > User > Products > Cycles > Line.
- In the Cycle Definition section, perform any of the Basic Operations mentioned in Navigation chapter.

#### **ORACLE** Financial Services Lending and Leasing ktGenUI 🧂 Welcome, ABSHEKAR 🕶 🥰 Sign Out 으 Cycles × Clos Loan Line Lease 💠 Add 🥒 Edit 📃 View 🛷 Audit **Cycle Definition** View 🗸 Format 🗸 🔛 Freeze 🎽 Detach 📣 Wrap 🚱 Product Cycle Type CN\_LN\_OE\_ORG ORGINATION CYCLE ALL Cycle Code Definition 🕂 Add 🥒 Edit 📃 View 🔗 Audit View 🗸 Format 🖌 🔛 Freeze 🚮 Detach 🖉 Wrap 🙌 Next Sub Code Origination Stage Edit Type Code BACK TO DEALER CONTRACT NO EDITS CONTRACT OWNE. FUNDED APP CONT OCUMENTS INSI. CONTRACT NO EDITS AGED APPLICATION REVIEW NO EDITS VOID CONTRACT NO REDITS VOID DEGISIONED NO EDITS CONTRACT CONTRACT NO REDITS Valiu. Change idate Success Current Sub Code Current Code Next Code APPROVED ADDENDUM RECEIVED APPROVED NO EDITS NONE NONE NONE NONE NONE NONE NONE APPROVED ADDENDUM RECEIVED ADDENDUM RECEIVED AGED APPLICATION AGED APPLICATION AGED CONTRACT AGED CONTRACT AGED CONTRACT APP CONTRACT E... NO EDITS NO EDITS NO EDITS NO EDITS VOID AGED CONTRACT VERIFYING CONTRACT CONTRACT NO EDITS NO EDITS APPROVED APPROVED AGED CONTRACT AUTO APPROVED APPROVED APPROVED VOID DEAL UPDATE DECISIONED NO EDITS NO EDITS REVIEW NONE Cycle Code Definition Save and Stay Save and Return Current Code APPROVED Current Sub Code ADDENDUM RECEIVED Next Code APPROVED Next Sub Code BACK TO DEALER \* Validate Successive Change NONE \* Origination Stage Code CONTRACT ~ \* Edit Type NO EDITS × 👍 Add 🥒 Edit 📄 Yiew 🛷 Audit Cycle Code Responsibility Definition View - Format - 🔛 🏢 Freeze 🚮 Detach 📣 Wrap 🚱 Rec

Figure 4-11 Cycle Definition

A brief description of the fields is given below:

## Table 4-29 Cycle Definition

Field	Do this
Cycle	Specify the cycle code.
Туре	Displays the cycle type.
Product	Select the product from the drop-down list.

3. In the **Cycle Code Definition** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this
Current Code	Select the current code to transition FROM, from the drop-down list.
Current Sub Code	Select the current sub code to transition FROM, from the dropdown list.
Next Code	Select the current code to transition TO from the drop-down list.
Next Sub Code	Select the next sub code to transition TO, from the drop-down list.
Origination Stage Code	Select the origination stage code of the application from the adjoining drop-down list.
Edit Type	Select the edit type to associate to the cycles, from the drop-down list.
Validate Successive Change	Select the type of user / responsibility who is permitted to perform application status change. The following options are available in the drop- down list as maintained in the Lookup Type STATUS_ CHANGE_VALIDATION_CD.
	NONE: (Default option) Here system does not validate for User / Responsibility while making status change.
	USER - SAME: Here system validates for same User while making the status change.
	USER - DIFFERENT: Here system validate for different User while making the status change.
	RESPONSIBILITY - SAME: Here system validates for same Responsibility of the Current User while making the status change.
	RESPONSIBILITY - DIFFERENT: Here system validates for different Responsibility of the Current User while making the status change.
	Note that, the application status change is further controlled by <b>Sub Code</b> value defined in cycle setup for Lookup Type STATUS_ CHANGE_VALIDATION_CD. For example, if Sub Code =2 for USER - SAME Lookup Code, then the previous 2 cycles of status change has to performed by the same user.
	When a wrong user/responsibility is trying to change the status of the application, system validates with above selection and displays an error indicating User/Responsibility must be same or different between current and previous status change.
	During such cases, to know which User or Responsibility has performed the previous application status change, refer to appropriate columns in Underwriting / Funding > Verification

#### Table 4-30 Cycle Code Definition

- 4. Perform any of the Basic Actions mentioned in Navigation chapter.
- 5. In the Cycle Code Responsibility Definition section, you can define the responsibilities that are authorized to change the code. If you have selected a specific user / responsibility in the **Validate Successive Change** field in the above section, it is recommended to define

tab > History sub tab.

the user responsibility in this section. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this				
Responsibility	Select the responsibility that will be capable of executing this transition, from the drop-down list.				
Allowed	Select <b>Yes</b> to allow change to the status responsibility and <b>No</b> to disallow.				

#### Table 4-31 Cycle Code Responsibility Definition

6. Perform any of the Basic Actions mentioned in Navigation chapter.

# 4.10 Scoring Models

The Scoring screen allows you to setup individual and multiple scoring models. You can define different scoring models by company, branch, currency and product. Scoring models are used to automate the decisioning process during underwriting and grade applications.

When you complete the Application Entry process, the system determines which scoring model to use by finding a best match. The system searches the Company, Branch, Currency and Product fields of all enabled scoring models that contain either the exact value on the application or ALL. (Exact matches for each field are given a higher weight than matches to ALL.) The system then ranks the returned matches in descending order, based on the weighted values and the hierarchical position of the field and then by Start Date. The system recognizes the first row returned as the best match. This scoring model information is then used to determine the next status and sub status of the application.

If you use a standard bureau score as a scoring model, you can set up the system to use the adverse action reasons provided by the standard bureau score on the Stipulations sub screen.

#### To set up the Scoring

On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Administration > User > Products > Scoring Models > Line**. You can set the following categories of scoring models:

Credit Score Models

# 4.10.1 Credit Score Models

You can either define new Credit Score Model or specify a new name in the **New Credit Model** field and click **Create Copy** to create a copy of selected score model with details.

- Click Setup > Setup > Administration > User > Products > Scoring Models > Line > Credit Score Models.
  - In the Score Models section, perform any of the Basic Operations mentioned in Navigation chapter.



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Origination	Loan	Line Lease												
Servicing	Cri	dit Score Models	Behavi	oral Score M	lodels									
Collections														
> WEP	S	core Models											🕂 Add 🖉 Edit	📃 Yiew 🔗 Aud
Tools		View - Format -		T Freeze	Detach	्री Wrap	63	New Behavioral Model		Create Copy				
Setup		Model	Desc	ription				Start Dt	End Dt	Enabled	Max Score Company	Branch	Product	Currency
Setup								02/15/2016	12/31/4000	N Y	0 1000 ALL		ALL	
Administration		LOC_BS	LUC	SCORING MOI	DEL (BEHAVIOF	CAL SCORE)		12/07/1993	12/31/4000	Y	1000 ALL	ALL	ALL	ALL
> System		core Models												
User	3	tore models										and Add 🕞 Save	and Chay	and Return 🖉 Retu
Products Asset Types											( ) Jun	and You Dave	and stall [ Save	and Second An Vero
Index Rates				* Mod	lel							* 8	ranch ALL	
Currency Exchange			* Description			* Nax Srare 0			* P1	oduct ALL				
Scoring Parameters			* Start Dt 02/15/2016							* Cu	Tency ALL			
Products Pricings									* Company ALL					
Contract			* End Dt 12/31/4000				Company	1 111						
Edits				Chobs										
Cycles	Р	arameters											🗣 Add 🥒 Edit	📃 yiew 🛷 Aud
Scoring Models Fees		View - Format -		Freeze	Detach	di Wrap	63							
Origination Fees		Parameter			_	Max Val	lue Enabled							
Compensation	140	data to display.												
Commission														
Insurance		ange Definitio											An and A can	🗌 Yiew 🛷 Agd
Checklists Stipulations		View + Format +		All French	EN patrol	A Datase	894						6 Gon & For	Dru A vile
Spreads					Deracii	qui virap	63						Devent	Value Enabled
Statement Messages	140	Value From Value From No data to display.								Percent /	value Enabled			
Letters														
Letters Promotions														

#### Figure 4-12 Score Models

A brief description of the fields is given below:

# Table 4-32 Score Models

Field	Do this
Model	Specify the code for the scoring model.
Description	Specify a description of the scoring model.
Start Dt	Specify the start date for the scoring model. You can even select the date from the adjoining Calendar icon.
End Dt	Specify the end date for the scoring model. You can even select the date from the adjoining Calendar icon.
Enabled	Check this box to enable the scoring model.
Results section	
Max Score	Specify the maximum score allowed. (This is normally the sum of the Max Value fields within the scoring parameters.).
Selection Criteria section	
Company	Select the company for the scoring model, from the drop-down list. This may be ALL or a specific company.
Branch	Select branch within the company for the scoring model, from the drop-down list. (This may be ALL or a specific branch. However, if you have selected <b>ALL</b> in Company field, then you must select <b>ALL</b> for this field).
Product	Select the product for the scoring model, from the drop-down list. This may be ALL or a specific product.
Currency	Select the currency for the scoring model, from the drop-down list. This may be ALL or a specific currency.



Field	Do this			
Bureau Score Reasons	Check this box to use the score reasons supplied by the credit bureau. If unchecked, then automatically rejected applications scored using this scoring model display the Adverse Action Reasons from the Parameters sub screen.			
Auto Decision	Check this box to assign an application, a status/sub status based on the grade associated with the score returned for this scoring model. If not selected, the system assigns applications scored using this scoring model a status/sub status of NEW-REVIEW REQUIRED.			

#### Table 4-32 (Cont.) Score Models

2. Perform any of the Basic Actions mentioned in Navigation chapter.

#### Parameters

The Parameters records the parameters used to determine the score calculated by the scoring model. You can define multiple parameters and adverse action reason associated with each parameter in a scoring model. Each scoring parameter can have maximum values set. The score range is based upon the information in the Range Definition section on the Parameters sub tab.

The system calculates a final score by adding the score for each parameter in the scoring model. A parameter weighted value is used to find the four adverse action reasons, if bureau reasons are not used.

#### Note:

- A character parameter range definition should contain the exact value of the parameter.
- Each scoring parameter should have range definitions defined that encompass all of the values that might result.
- Click Setup > Setup > Administration > User > Products > Scoring Models > Line > Credit Score Models > Parameters.
- 2. In the Parameters section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

#### Table 4-33Parameters

Field	Do this
Parameter	Select the parameter from the field, from the drop-down list.
Max Value	Specify the maximum value allowed for the selected parameter.



Field	Do this
Adverse Action Reason	Select the adverse action reason, from the drop- down list. (If, on the Scoring Models screen, the Bureau Screen check box is checked for the scoring model, you cannot update this field).
Weighted Value	Specify the adverse action weighted value. This indicates the priority of this parameter when determining which adverse action reasons to use on the application. The top ten adverse action reasons based on the weighted value of the parameter will be populated.
Enabled	Check this box to enable the parameter.

#### Table 4-33 (Cont.) Parameters

- 3. Perform any of the Basic Actions mentioned in Navigation chapter.
- 4. The Range Definition section allows you to translate the calculated value for a scoring parameter into the value to be used, depending on the returned value of the parameter.
- 5. In the Range Definition section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this
Value From	Specify the lowest calculated value to apply the specific translation. The ceiling of the range definition is based on the range definition with the next highest Value From or the Max Value of the scoring parameter (whichever is less).
Value From	Select the following options to determine how values for a scoring parameters are translated:
	% Max Value – If selected, then the calculated values within the range definition receives a value based on a percentage of the Max Value of the scoring parameter.
	% Param – If selected, then the calculated values within the range definition receives a value based on a percentage of the calculated value of the scoring parameter.
	Value – If selected, then the calculated values with in the range definition receives a specific value.
Percent / Value	Specify the percent or value to be used in the translation of the calculated value of the scoring parameter.
Enabled	Check this box to consider this range definition while translating values for this scoring parameter.

#### Table 4-34 Range Definition

6. Perform any of the Basic Actions mentioned in Navigation chapter.

#### Grades

The Grades sub screen allows you to define how the system translates the scoring model scores into your organization's grade. The system uses these grades in the auto-decisioning

process. Each grade has a specific status/sub status that informs the system what to do with the application of a particular grade as it continues through the origination cycle.

#### Note:

Each scoring model should have grade definitions defined that encompass all of the values that might result.

- Click Setup > Setup > Administration > User > Products > Scoring Models > Line > Credit Score Models > Grades.
- In the Grade Definition section, perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

A brief description of the fields is given below:

Field	Do this
Score	Specify the score the application receives.
Credit Grade	Select the grade to assign to an application, from the dropdown list.
Application Status	Select the status to assign to applications with a score starting with the value of this grade definition, from the drop-down list.
Sub Status	Select the sub status to assign to applications with a score starting with the value of this grade definition, from the dropdown list.
	Credit scoring allows you to select the following status/sub status pairs:
	APPROVED - AUTO APPROVED
	REJECTED - AUTO REJECTED
	NEW - REVIEW REQUIRED
	NEW - RECOMMEND APPROVAL
	NEW - RECOMMEND REJECTION.
Enabled	Check this box to indicate that this grade definition will be considered when grading an application using this scoring model.

#### Table 4-35 Grade Definition

3. Perform any of the Basic Actions mentioned in Navigation chapter.

# 4.11 Fees

The Fee screen allows you to define fees that may be automatically assessed by the system. The Fee Definition section records fees not defined within the Contract screen's Fees sub screen.

The following fee types are currently supported for automatic assessment:

- Late charge
- NSF
- Extension
- Advance



- Over Credit Limit
- Membership
- Prepayment penalty
- Phone Pay
- Payoff Quote
- Periodic Maintenance
- Rental Fee
- ACH Fee
- Delay Fee
- Other Fee and Tax

Fees can be calculated as either a flat amount or a percentage of payment due based on fee type.

You can specify minimums and maximums for fee amounts in the Min Amt and Max Amt fields. Different fee rules can be setup at the company/branch level.

When Fees are assessed, the system determines the best match using all enabled fee definitions that meet the following criteria:

- Exactly match the fee type being assessed.
- Have an effective date that is greater than or equal to the start date.
- Have a Txn Amt From that is greater than or equal to the outstanding amount related to the fee assessment.
- Match either the value or ALL for all other criteria (Exact matches for each field are given a higher weight than matches to ALL.)

The returned rows are then given a descending rank based on the weighted values and the hierarchical position of the following criteria:

- 1. Company
- 2. Branch
- 3. Product
- 4. Application state
- 5. Transaction amount
- 6. Start date
- 7. End date
- 8. Currency

On the ranked rows, the first row is returned as the best match.

#### Note:

Certain fees, like late fees, can be set up at contract, as well as state level. In such cases, the contract fee, if present, is used first. Only if the contract fee is not present in the state fee used.



#### To set up the Fee

- On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup > Administration > User > Products > Fees > Line.
- 2. In the Fee Definition section, perform any of the Basic Operations mentioned in Navigation chapter.

\$×										8
in <b>Line</b> Lease	2									
ee Definition								Star Add	C Edit View	Aud
/iew ▼ Format ▼	Freeze	Detach	🚽 Wrap 🛛 🚱							
Fee Rule	Fee Type	Start Dt	End Dt	Enabled Calc M	lethod	Threshold Amt	Min Amt	Max Amt	Percent Company	Bra
CYCLE BASED CO	L CYCLE BASED COL	. 01/01/2001	12/31/4000	Y PERCE	NTAGE OF	4.00	5.00	999.00	5.0000 SG01	SGH
	T CYCLE BASED LAT		12/31/4000		NTAGE OF	4.00	5.00	999.00	5.0000 SG01	SGł
FADV	FEE ADVANCE	11/05/1900	12/31/4000		AMOUNT	0.00	10.00	10.00	0.0000	ALL
FEE LATE CHARG	E 1 FEE LATE CHARGE	11/04/2000	12/31/4000	Y FLAT	AMOUNT	0.00	10.00	100.00	10.0000	ALL
e Definition										
e Dennition								Save and Stay	Save and Return	🗘 <u>R</u> etu
	Fee Rule CYCL	E BASED COLLEC	FION LATE FE	* Max An	1t 999.00			* Channel ALL		~
	* Fee Type CYCL	E BASED COLLEC	FION LATE FI	* Perce				* Product ALL		~
	* Start Dt 01/0:	1/2001 🔯						* State ALL		~
	* End Dt 12/3			* LF Assessment Allowed Day	is 999999					~
	* Enabled	1/4000			Selection Cri	toria		* Currency ALL		~
					selection ch	<u>101110</u>		* Txn Amt From 0.00	)	
	* Calc Method PERC	JENTAGE OF SUM	OF TOTAL DI V	* Compar	y SG01	~		Credit Limit From 0.0	)	
	* Threshold Amt 4.00			* Brand	h SGHO	~				
	* Min Amt 5.00									

#### Figure 4-13 Fee Definition

A brief description of the fields is given below:

#### Table 4-36Fee Definition

Field	Do this
Fee Rule	Specify the fee rule used to identify the particular fee definition.
Fee Туре	Select the fee type from the drop-down list. The system computes these drop-down values from the TXN_TYPE_CD Lookup, with FEE as the sub type.
Start Dt	Specify the start date. You can even select the date from the adjoining Calendar icon.
End Dt	Specify the end date. You can even select the date from the adjoining Calendar icon.
Enabled	Check this box to enable the fee.
Calc Method	Select one of the following method of calculating the fee, from the drop-down list.
	If <b>Flat Amount</b> is selected, then minimum fee will be charged.
	If <b>Percentage</b> is selected, then the amount charged will be based on percentage defined subject to minimum and maximum amount (i.e. <b>Txn Amt From</b> ).



Field	Do this
Threshold Amt	This field is enabled only if the Contract Fee type is either CYCLE BASED COLLECTION LATE FEE or CYCLE BASED LATE FEE.
	Specify the threshold amount which is less than or equal to minimum fee amount to be assessed. Based on this amount, system calculates and posts the Cycle Based Collection Late Fee or Cycle Based Late Fee based on the account.
	If calculated fee amount is less than threshold amount, fee is posted with transaction amount = 0.
	If calculated fee amount is greater or equal to threshold amount, fee is posted based on existing min amt and max amt comparing logic.
Min Amt	Specify the minimum amount for the fee.
Max Amt	Specify the maximum amount for the fee. If you selected FLAT AMOUNT in the Calc Method field, then this field is not used and is normally populated as \$0.00.
Percent	Specify the percentage value of the outstanding transaction amount to be assessed as a fee. This amount will be adjusted to fall within the Min Amount and the Max Amount.
Selection Criteria section	
Company	Select the portfolio company from the drop-down list. This may be ALL or a specific company.
Branch	Select the portfolio branch from the drop-down list. This may be ALL or a specific branch. (This must be ALL, if you have selected <b>ALL</b> in the Company field).
Channel	Select the channel from the drop-down list, This can be ALL or a specific channel.
Product	Select the product from the drop-down list. This may be ALL or a specific product. The available values come from a validated field based on the selected Billing Cycle setup and the Product setup.
State	Select the state for this fee, from the drop-down list. This may be ALL or a specific state.
Currency	Select the currency for this fee, from the drop- down list. This may be ALL or a specific currency.

### Table 4-36 (Cont.) Fee Definition



Field	Do this
Txn Amt From	Specify the transaction or balance amount. The fee is calculated using the specifications of this record only if the transaction amount is greater than the value specified in this field (and less than this field in another record for the same fee)
	IMPORTANT:
	When you select the fee to use, the system searches for a best match using the following attributes:
	a. Company
	b. Branch
	c. Product
	d. State
	e. Amount (Txn Amt From)
	f. Effective/start date (Start Dt)
	Hence, Oracle Financial Services Software recommends creating a version of each fee, where ALL is the value in these fields.
	It is also recommended that you define a default printer for an Organization, Division and Department.
Credit Limit From	Specify the minimum value of credit limit for the pricing.

#### Table 4-36 (Cont.) Fee Definition

3. Perform any of the Basic Actions mentioned in Navigation chapter.

# 4.12 Asset Billing Rate

In Asset Billing Rate screen you can setup the various parameters associated with **Home** collateral which serves as the input for **Asset Billing** batch job to process and post the dues on to respective accounts in the system.

This section consists of the following topics:

- Asset Billing Rate Definition
- Asset Billing Rate Details
- Asset billing Calculations
- Asset Billing Rate Setup File upload
- Asset Billing Batch Job

# 4.12.1 Asset Billing Rate Definition

In the Asset Billing Rate Definition tab you can create and maintain **Timeshare** specific Home collateral and account details of an account which are used as a selection criteria.

#### To set up Asset Billing Rate Definition



1. On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup > Administration > User > Products > Asset Billing Rate.

Asset Billing Rate										X C
Asset Billing R	ate Definition							🕂 Add 🥖 Edit	View	🥜 Audit
View - Format -	Freeze	🛃 Detach 🛛 🧔	Wrap 🚯						_ ^	
Name	Description	Enabled	Company	Branch	Product	State	Channel	Asset Type	Asset Si	ub Type
ITR2_PPS3	ITR1	Y	SG01	SGHQ	LOAN HOME (VR)	ALL	ALL	ALL	ALL	
ITR2_PPS8	ITR1	Y	SG01	SGHQ	LINE HE (VR)	ALL	ALL	ALL	ALL	
SG_RATE	SG RATE	Y	SG01	SGHQ	ALL	ALL	ALL	ALL	ALL	_
SG_FLAT_AMOU	NT SG FLAT AMOUNT	Y	SG01	SGHQ	ALL	ALL	ALL	ALL	ALL	
ITR2_UDX_TEST	I ITR2_UDX_TESTI	Y	SG01	SGHQ	ISTISNA HOME LO	ALL	ALL	ALL	ALL	
<										>
Asset Billing R		Petach 🍐	Wrap 🚯					🕂 Add 🥖 Edit	View	🥜 Audit
Start Date	Transaction	Calc Method	Flat Amt	Rate	Frequency	% of Calc Amt	Min Amt	Max Amt	Base Po	ints
No data to display.					,					
<										

Figure 4-14 Asset Billing Rate

2. In the Asset Billing Rate Definition section, perform any of the Basic Operations mentioned in Navigation chapter. A brief description of fields are given below:

In this field	Do this
Name	Enter a unique name for Asset Billing Rate definition. This field is not editable after saving the record or during EDIT.
Description	Enter the description for Asset Billing Rate definition.
Enabled	Check this box to enable the record.
Selection Criteria	
Company	Select the portfolio company from the drop-down list. This list is populated based on Enabled Company definitions maintained in the system.
Branch	Select the portfolio branch from the drop-down list.
Product	Select the type of product associated with the collateral from the drop-down list.
State	Select the state to which the account operates from the drop-down list.
Channel	Select the channel from the drop-down list.
Asset Type	Select asset type from the drop-down list. The list is populated based on assets setup.
Asset Sub Type	Select the asset sub type from the drop-down list.
Club Name	Select the Club Name from the drop-down list.
Phase Number	Select the Phase Number from the drop-down list.
Site of Inventory	Select the Site of Inventory from the drop-down list.

Table 4-37 Asset Billing Rate Definition

In this field	Do this
Building	Select the Building from the drop-down list.
Unit	Select the Unit from the drop-down list.
Week	Select the Week from the drop-down list.
Room/Unit Type	Select the Room/Unit Type from the drop-down list.
Usage Type	Select the Usage Type from the drop-down list.
Resort Identifier	Select the Resort Identifier from the drop-down list.
Min Points	Specify the minimum points for the asset billing definition.
Max Points	Specify the maximum points for the asset billing definition.
Association Id	Select the Association Id from the drop-down list
Club Indicator	Check this box to indicate Club Indicator.
Plus Membership Type	Check this box to indicate Plus Membership Type.
PR Marking	Check this box to indicate PR Marking.
Signature Grand Father	Check this box to indicate Signature Grand Father.
Additional Attributes - This section consists of additional 15 configurable fields as indicated below.	
5 check boxes - Membership 1-5 Opt	
5 drop-down lists - Other Attribute 1-5	
5 Calendar fields - Other Attribute 5-10	

#### Table 4-37 (Cont.) Asset Billing Rate Definition

3. Perform any of the Basic Actions mentioned in Navigation chapter.

# 4.12.2 Asset Billing Rate Details

In the Asset Billing Details sub tab, you can define Transactions, their Calculation Method, and other parameters which are posted by Billing Batch Job.

Note that once a record is created in this section, the same is available in Read-Only mode and you can only Enable or Disable the record in Edit mode.

#### To set up Asset Billing Rate Details

- On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup > Administration > User > Products > Asset Billing Rate.
- 2. In the Asset Billing Rate Details section, perform any of the Basic Operations mentioned in Navigation chapter. A brief description of fields are given below:

In this field	Do this
Start Date	Select the date of asset billing from adjoining calendar.

#### Table 4-38 Asset Billing Rate Details

In this field	Do this
Transaction	Select the transaction from the drop-down list. This list is populated with transactions where the Transaction code = FOTH%.
Calc Method	Select one of the following calculation method from dropdown list. <ul> <li>Flat Amt</li> <li>Rate</li> <li>Flat Amt + Rate</li> <li>Tiered Rate</li> <li>Slab Formula</li> </ul> For more information on above calculation methods, refer to Asset billing Calculations section.
Flat Amt	Specify the flat amount or fixed amount to be charged during asset billing calculation. This field is available if the Calc Method is Flat Amt, Flat Amt + Rate, and Slab based Formula.
Rate	Specify the rate for asset billing calculation. This field is available if the Calc Method is Rate and Flat Amt + Rate.
Frequency	Select the frequency of asset billing calculation from the drop-down list. The list is populated based on frequency maintained in lookup code.
% of Calc Amt	Specify the percentage of amount for calculation By default, this is set to 100.
Base Points	Specify the base points for asset billing calculation. By default this is set to 1 since a value is required system does not allow to enter <b>0</b> . This field is available if the Calc Method is Rate, Flat Amt + Rate, Tiered Rate, and Slab Formula
Slab Points	Specify the slab points for asset billing calculation. This field is available if the Calc Method is Slab Formula.
% Increase	Specify the percentage increase in each slab for asset billing calculation. This field is available if the Calc Method is Slab Formula.
Min Amt	Specify the base minimum amount to be configured for the resulted transaction amount. If the resulted Transaction Calculation Amount is less than the Min Amt defined here, system posts the transaction with Min Amt.
Max Amt	Specify the maximum amount to be configured for the resulted transaction amount.
Billing Year	Specify the year in which the Rate is applicable. The Billing Year is stamped in billing amount transaction description only for FOTH% transactions.
Enabled	Check this box to enable the Asset Billing Rate.

Table 4-38 (Cont.) Asset Billing Rate Details

3. Perform any of the Basic Actions mentioned in Navigation chapter.

This section consists of the following topics:

• Tiered Rate Details sub tab

## 4.12.2.1 Tiered Rate Details sub tab

The Tiered Rate Details sub tab you can define **points** specific tiers with different rates. This sub tab is enabled only if the transaction calculation method is selected as **Tiered Rate** in Asset Billing Rate Details section. For calculation details, refer to **Tiered Rate Calculation** section.

#### To set up Tiered Rate Details

- On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup > Administration > User > Products > Asset Billing Rate.
- 2. In the Tiered Rate Details section, perform any of the Basic Operations mentioned in Navigation chapter. A brief description of fields are given below:

Tuble 4 00 Therea Rate Details	Table 4-39	<b>Tiered Rate Details</b>
--------------------------------	------------	----------------------------

In this field	Do this
From Points	Specify the points from where the respective rate is applicable.
Rate	Specify the rate for defined points range.
Enabled	Check this box to enable Tiered Rate detail.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

## 4.12.3 Asset billing Calculations

This section explains the following calculation methods based on which the Asset Billing is processed in the system:

- Flat Amount Calculation
- Rate Calculation
- Flat Amt + Rate Calculation
- Tiered Rate Calculation
- Slab Formula Calculation

## 4.12.3.1 Flat Amount Calculation

In Flat Amount calculation, system calculates the Transaction Amount using below formula:

#### Table 4-40 Flat Amount Calculation

Frequency	Billing Cycle	Transaction Amount Calculation
Annual	Monthly	(Flat Amt/12)
Monthly	Annual	(Flat Amt*12)
Annual	Quarterly	(Flat Amt/4)
Quarterly	Annual	(Flat Amt*4)



Table 4-40	(Cont.) Flat Amount Calculation
------------	---------------------------------

Frequency	Billing Cycle	Transaction Amount Calculation
Annual	Semi Annual	(Flat Amt/2)
Semi Annual	Annual	(Flat Amt*2)
Annual	Annual	(Flat Amt /1)

Consider the above calculation as reference for other combinations of Rate Frequency and Billing cycle.

## 4.12.3.2 Rate Calculation

In Rate calculation, system calculates the Transaction Amount using below formula:

Frequency	Billing Cycle	Transaction Amount Calculation
Annual	Monthly	(Rate/12)*(Billing Points at collateral / Base Points)
Monthly	Annual	(Rate*12)*(Billing Points at collateral / Base Points)
Annual	Quarterly	(Rate/4)*(Billing Points at collateral / Base Points)
Quarterly	Annual	(Rate*4)*(Billing Points at collateral / Base Points)
Annual	Semi Annual	(Rate/2)*(Billing Points at collateral / Base Points)
Semi Annual	Annual	(Rate*2)*(Billing Points at collateral / Base Points)
Annual	Annual	(Rate/1)*(Billing Points at collateral / Base Points)

Table 4-41 Rate Calculation

Consider the above calculation as reference for other combinations of Rate Frequency and Billing cycle.

## 4.12.3.3 Flat Amt + Rate Calculation

In **Flat Amt + Rate** calculation, system calculates the Transaction Amount using below formula.

Transaction Amount = Flat Amt + Rate \* (Billing Points at Collateral/Base Points)

#### Note:

The Rate and Flat amount are adjusted based on Frequency and Billing Cycle.



## 4.12.3.4 Tiered Rate Calculation

In **Tiered Rate** calculation, system selects the **Asset Billing Rate Details** using the Billing Points at Asset and other asset parameters and calculates the transaction amount by deriving the rate from Tiered Rate table.

#### Transaction Amount = (Tiered Rate) \* (Tiered Points / Base Points)

For example, if an Asset has 1.5 million points and the range is maintained as - for first million points rate=0.66 with Base Points =1000 and for remaining points rate=0.60 with Base Points = 1000, the Transaction Amount = 1million (0.66/1000) + 0.5 million (0.6/1000) = 660 + 300 = 960.

Note the following:

If the range for specific points are not maintained correctly, the same is considered as 0 rate and in-turn the Transaction Amount derived also becomes 0.

For example, if Billing Points are 8000 but if range maintained points is from 10000 with Rate = 0.55 and Base Points = 1, the transaction amount results as (0\*(8000/1) = 0).

• Rate is adjusted based on Frequency and Billing Cycle as mention in **Rate** Method.

## 4.12.3.5 Slab Formula Calculation

In Slab Formula calculation, system calculates the Transaction Amount using below formula.

#### Transaction Amount = [Flat Amt] + Ceil[\{Billing Points - Base Points)/Slab Points}\*\ {%Increase / 100)\*Flat Amt}]]

The resultant amount will always be rounded-up.

For example,

Transaction Amount = [491.32+[{(61000-5000)/2500}\*{(30.4/100)\*491.32}]]

= [491.32+ [Round-up {22.4}\*{149.36}]]

= [491.32+3435.28]

Transaction Amount = 3926.6

#### Note:

The Rate and Flat amount are adjusted based on Frequency and Billing Cycle.

# 4.12.4 Asset Billing Rate Setup - File upload

The data in Asset Billing Rate screen can also be created and updated from an external file through SET-IFP input file upload process. While doing so, ensure that the file format of Header and Details record are maintained in required order and the input file is placed in upload area.

During the scheduled batch job run, the asset billing batch job picks-up the data in input file and loads on to the system to create Asset Billing Rate setup records.

However, before processing the details, system performs the following validations:



- If Name of the record is unique and duplicate record is not being updated.
- For Tiered Rate, the details are added only if the Calc Method = Tiered Rate. If not, system displays an error indicating **Tiered Rate Details are not required for <Calc Method>** and the record is added in bad file.
- For update to existing record details, only Enable/Disable option is supported. If there is a mismatch in the name of the record, batch job errors out with message **Record not found** and the record is added in bad file.
- For new records, all the fields are mandatory and default values are applicable.
- Values provided in fields which are of lookup type are validated with lookup code. In case
  of mismatch, batch job errors out with message Lookup value not matching and the
  record is added in bad file.
- Negative values is not added for number fields.
- Base Point's field does not contain negative, **0**, or decimal values.

## 4.12.5 Asset Billing Batch Job

The billing batch job TXNDDT\_BJ\_100\_01 (BILLING/DUE DATES PROCESSING) facilitates to process the asset billing dues on account for **Home** collateral and posts the corresponding transactions.

Listed below is the sequence of processing steps:

- Billing batch job picks-up the Vacation Ownership (VO) parameters from Servicing > Account > Collateral (Home) > Vacation Ownership tab.
  - The required accounts for Asset billing batch job processing is selected based on the type of account selected in **Due Amt Account Type** field. I.e. in **Vacation Ownership Details** section if the **Billing** option is checked and the Due Amt Account Type is selected as Current or Linked or Master Account, then the billing batch job posts the transactions based on Asset Billing Rate setup in Current account or Linked Account of current Account respectively.
  - In addition, system includes the asset billing points of Linked Account/Associated Account only if the status of those accounts are in any of the status defined in lookup code ACC\_STATUS\_BILLING\_CD (ACCOUNT STATUS FOR ASSET BILLING CODES). Account statuses which are not maintained in the lookup code are excluded for asset billing calculation. However, If no statuses are maintained in the lookup, then system will consider all statuses for consolidation.
    - If billing flag is checked and Due Amt Account Type = Current Account, billing batch job posts the transactions based on Asset Billing Rate setup in Current account.
    - If billing flag is checked and Due Amt Account Type = Linked Account, billing batch job post the transactions based on Asset Billing Rate setup in Linked Account of current Account.
    - If billing flag is checked and Due Amt Account Type = Master Account, billing batch job post the transactions based on Asset Billing Rate setup in Master Account of current Account.

Before the due calculation, batch job validates VO parameters with the following:

• If the selected Usage Type sub code is **FULL**, system considers Full points for rate derivation and **Billing points** is considered for Transaction Amount calculation.

- If the selected Usage Type sub code is HALF, system considers Billing Points for Transaction Amount calculation but rate is derived using full points.
- If the First Year Proration check box is selected, then the rate is derived using full points and the Transaction Amount is calculated based on prorated points (not on full points).
- The prorated points are calculated based on Asset Usage Start Date.
  - If the usage start date year is equal to first due year, then system prorates the points as indicated in example below:

If First Due Date = 01/01/2018, Usage Start Date = 01/10/2018,

Prorated Points = Billing Points \* (13-1)/12= Billing Points \*1

If First Due Date = 01/01/2018, Usage Start Date = 03/10/2018

Prorated Points = Billing Points \* (13-3)/12= Billing Points\*10/12

Note: Number 13 here is used as constant.

- If the usage start date year is before the due date year, system considers the full points for calculating the Transaction Amount and no proration is required here.
- 2. Batch job looks of best matching Asset Rate details and Asset Billing definition in Setup.
- Batch job checks for status (Y/N) of Multiple Billing Asset Rate indicator at Account Details > Contract > Billing level to decide if multiple asset rates are applicable for one billing period or not.
  - If **N**, system picks the latest rate which is less than or equal to DUE DATE. In this case only one best match record is fetched to derive Transaction Amount and no multiple asset rates are applicable for one billing period.
  - If Y, system fetches multiple rates only when rate End Date (i.e. rate start date + rate frequency) ends with one or more cycle(s) before the next due date. This implies that current rate record does not cover the entire billing period.
  - However, if Multiple Billing Asset Rate is set to Y but there is no Rate available for Due period beyond the Rate End date, system applies the same rate that is picked for Due Period which is Less than or Equal to Due End Date.
- 4. Batch job posts the matched transactions at account level based on calculation method. The following Asset Billing Rate Details are stamped on the transaction posted:
  - Asset Id (Assets)
  - Asset Rate Id (Asset Billing Rate Definition)
  - Asset Rate Details Id (Asset Billing Rate Details)
  - Rate Start Date (Asset Billing Rate Details)
  - Rate Frequency (Asset Billing Rate Details)
  - Calculation Method (Asset Billing Rate Details)
  - Rate (Asset Billing Rate Details)
  - In case of Tiered Rate, Effective Rate is stamped
  - Base Points (Asset Billing Rate Details)
  - Slab Points (Asset Billing Rate Details)
  - % Increase (Asset Billing Rate Details)
  - Billing Year (Asset Billing Rate Details)



On posting the transactions, following validations and outcome are handled:

- If the respective balance for transaction is missing, batch job fails with an error message indicating Account #: Transaction posting failed Balance not available in Batch > Request Results block and does not process the account due amount calculation.
  - This can be rectified by posting Add balance to Account non-monetary transaction. For more information, refer to Appendix - Non-Monetary transactions section in Servicing User Guides.
- If the transaction posting failed due to an issue in Access grid configuration or Product configuration at transaction codes, batch job displays error indicating Account #: Transaction posting failed <Reason> and does not process the account due amount calculation.
- If the Resulted transaction amount is less than Min Amount defined, batch job considers the Min amount and posts the transaction.
- If the Resulted transaction amount is greater than Max Amount defined, batch job considers the Max amount and posts the transaction.

# 4.13 Origination Fees

The system supports the auto computation of origination itemized fees. System administrators can define and maintain the itemization formula on the Origination Fees screen.

An itemization formula can be set up as a computation of other itemizations (such as adding or subtracting one itemization from another) and can consist of multiple itemizations. An itemization formula will have a minimum and maximum value. You can set up a formula value range to be used as the final value.

Itemizations are linked to a product with the Products screen's Product Itemizations subtab.

One itemization can be based on one formula, while the same formula can be attached to multiple itemizations. If a formula is attached to a contract itemization and that formula requires an itemization not present in Formula Definitions screen, then the system displays an error message.

The system will search for any **circular dependency** at the time the contract is enabled. An example of a circular dependency is when Itemization1 has Formula1 attached requiring Itemization2 for computation and Itemization2 has Formula2 attached requiring Itemization1 for computation.

#### To set up the Origination Fees

- On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup > Administration > User > Products > Origination Fees > Line.
- 2. In the **Formula Definitions** section, perform any of the **Basic Operations** mentioned in Navigation chapter.



DashBoard	Origination Fees ×					6
Origination	Loan Line Lease					
Servicing						
Collections	Formula Definition			de de	🖉 Edit 📃 Yiew	1 A
WEP	View 🕶 Format 🖛 🔯 🔟 Freeze 🚮 Detach 🛛 🖓 Wrap 🖓					
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Origination Fees						
Compensation						
Commission						
Insurance Checklists						
Stipulations						
Spreads						
Statement Messages Letters						
Promotions						

#### Figure 4-15 Origination Fees

**3.** A brief description of the fields is given below:

#### Table 4-42 Formula Definitions

Field	Do this
Formula	Specify the formula code to define computation.
Description	Specify the description for the formula.
Min Amt	Specify the minimum value that should be considered to compute the final value of formula.
Max Amt	Specify the maximum value that should be considered to compute the final value of formula.
Enabled	Check this box to allow the origination fees.

- 4. Perform any of the Basic Actions mentioned in Navigation chapter.
- In the Formula Details section of Setup > Setup > Administration > User > Products > Origination Fees > Line > Detail, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

#### Table 4-43 Formula Details

Field	Do this		
Itemization	Select the itemization based on which the itemization formula will derive its computed value, from the drop-down list.		
Percentage	Specify the percentage value that should be considered while computing value for itemization formula.		
Sort	Specify the sort sequence for the itemization to be considered while computing the value of the itemization formula.		
Sign	Select the +ve or -ve sign that needs to be considered between two itemizations for computing the value of the itemization formula.		



Table 4-43	(Cont.) Formula Details	
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Field	Do this
Enabled	Check this box to allow the itemization details to be used by the system.

- 6. Perform any of the Basic Actions mentioned in Navigation chapter.
- In the Range Details section of Setup > Setup > Administration > User > Products > Origination Fees > Line, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Table 4-44	<b>Range Details</b>
------------	----------------------

Field	Do this
Amt From	Specify the value up to which the percentage of final value of the itemization formula to be considered for the final value of itemization formula.
Percent	Specify the percentage value that should be considered while computing the value for the final value of the itemization formula.
Enabled	Check this box to allow the range details to be used by the system.

8. Perform any of the Basic Actions mentioned in Navigation chapter.

# 4.14 Insurance

Most financial institutes offer financing for insurance to the borrowers; examples include credit life, credit disability, and GAP. The insurance product offer permits the customer to cancel the insurance in mid term or automatically end when the product matures or is paid-off. The system supports financing of insurance products during origination and automatically end the insurance when the product is paid-off. The system also can compute the rebate premium based on **Rule of 78** or **Actuarial** method. As the customer might cancel the insurance in mid term of the line, the system computes the premium rebate on a prorate basis. This also applies to additional insurance purchase during the life of the line. Normally, mid term insurance cancellations have associated fees and grace period. In such cases, the customer may cancel the insurance during the grace period without accruing any fees. However, when a customer cancels after the grace period, the result is a predefined fees which the system deducts from the computed rebate.

The system supports mid term insurance cancellation with and without grace period and cancellation fees. With this enhancement of insurance processing, you can define the premium rebate computation with a prorate basis.

You can define financed insurance related itemizations in the Origination Fees screen, as you have in previous releases with the Insurance screen. You can also set the refund method to **Pro Rate Basis** in the Refund Method field in the Contract Itemization section on the Itemization sub screen during setup with the on the Contracts screen.

#### To set up the Insurances

You can either define new Insurance details or specify a new code in the **New Insurance** field and click **Create Copy** to create a copy of selected insurance with details.

- On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup > Products > Insurance > Line.
- 2. In the Insurance Definition section, perform any of the Basic Operations mentioned in Navigation chapter.

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Compensation Commission Insurance Checklists Stpulations Spreads	4	* Description * Start Dt 0 * End Dt 1 * Enabled	12/31/4000 🔯	Company * Calculation Method * Max Age 0 * Cancellation	INED	×	* Branc * Produc	ny ALL h ALL	•
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Figure 4-16 Insurance

A brief description of the fields is given below:

Field	Do this
Code	Specify the code associated with the insurance product.
Description	Specify a brief description of the insurance product.
Start Dt	Specify the date from which you can start offering the product to customers. You can even select the date from the adjoining Calendar icon.
End Dt	Specify the date from which to stop offering the product to customers. You can even select the date from the adjoining Calendar icon.
Enabled	Check this box to allow the offering of this insurance product.
Result section	
Insurance Type	Select the insurance types available for financing, from the drop-down list.
Insurance Company	Specify the name of the company through which the insurance product is offered.
Calculation Method	Select the insurance calculation method from the drop down list.



Field	Do this
Max Age	Enter the maximum age allowed by the insurance.
Cancellation /Refund Allowed	Check this box to allow the insurance rebate or refund for cancellation or paid-off.
Grace Days	Specify the number of grace days allowed for cancellation without charging a cancellation fee.
Tier	Select the tier from the drop-down list.
Base	Select the base from the drop-down list.
Category	Select he category from the drop-down list.
Days	Enter the number of category days.
Selection Criteria Section	
Company	Select the portfolio company that can offer the insurance product, from the drop-down list. Select ALL if offered by all companies.
Branch	Select the branch of the specified portfolio company that can offer the insurance product, from the drop-down list. Select ALL if offered by all the branches of the specified portfolio company.
Product	Select the product for which you can offer the insurance product, from the drop-down list. Select ALL if offered for all the products.
State	Select the state for which you can offer the insurance product, from the drop-down list. Select ALL if this is offered for all the states.
Currency	Select the currency for which you can offer the insurance product, from the drop-down list. Select ALL if this is offered for all the states.

#### Table 4-45 (Cont.) Insurance Definition

- 3. Perform any of the Basic Actions mentioned in Navigation chapter.
- Click Create Copy button in the Insurance Definition section to create copy of selected 4. record with details.
- In the Insurance Details section, perform any of the Basic Operations mentioned in 5. Navigation chapter.

A brief description of the fields is given below:

#### Table 4-46Insurance Details

Field	Do this
Insurance Sub Type	Select the insurance sub type you want to define for the entry in the Insurance section, from the drop-down list. For example SINGLE.
Term From	Specify the minimum term for the insurance sub type.
Rate	Specify the rate for premium calculation per \$1,000.00 for the insurance sub type.
Max Coverage Amt	Specify the maximum coverage amount covered by the insurance sub type.
Enabled	Check this box to enable the insurance.



6. Perform any of the Basic Actions mentioned in Navigation chapter.

# 4.15 Checklists

A checklist is an optional set of steps to follow when completing a task in the system, such as the underwriting and funding processes.

Checklists can be used as guidelines to help ensure that the system users follow your business's standard operating procedures and enter all required data. Some checklists are optional, but others such as those related to application decisions or contract verification, may be required depending on the edit sets defined in your system. The Checklists screen allows you to specify the contents of the checklist.

You can define additional checklists for your organization. You can set up multiple checklists for a single type of checklist. These checklists can be differentiated by:

- Company
- Branch
- Product
- Account state

#### To set up the Checklists

You can either define new Checklist Type Definition details or specify a new code in the **New Checklist** field and click **Create Copy** to create a copy of selected checklist type definition with details.

- On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup > Administration > User > Products > Checklists > Line.
- 2. In the Checklist Type Definition section, perform any of the Basic Operations mentioned in Navigation chapter.

#### Figure 4-17 Checklists

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Servicing	Checklist Type Definition	de Add	/ Edit View	Audit
Collections	View - Format - Detailed Detach Wrap 🚯 New Checklist 🖗 Create C	1	a for Eliten	O rigue
WFP				Channel
Tools	Checklist Code Description Checklist Type CNUNCE-CON-01 CONTRACT VERIFICATION CHECKLIST FOR LINE OF CREDIT CONTRACT VERIFICATION CHECKLIST	Company ALL	Branch ALL	ALL
	CNUMCE-DECISION OF EXCLUSION OF CALCULATION OF EXCLUSION OF EXCLUSION	ALL	ALL	ALL
stup	TEST_CHK_LINE_1 TEST_CHK_LINE_1 APPLICATION ENTRY VERIFICATION CHECKLIST	ALL	ALL	PHONE
Printers *	TEST_CHK_LINE_2 TEST_CHK_LINE_2 APPLICATION ENTRY VERIFICATION CHECKLIST	ALL	ALL	ALL
Bank Details	· · · · · · · · · · · · · · · · · · ·			
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Index Rates	Description CONTRACT VERIFICATION CHECKLIST F	* Product AL		[
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Pricings	* Channel ALL			
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Commission				
Insurance Checklists	a			
Stipulations				
Soreads				
Statement Messages				
Letters				
Promotions				
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Index Rates				
Fees				
Pricings				



3. A brief description of the fields is given below:

Table 4-47	Checklist Type Definition
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Field	Do this
Checklist Code	Specify the checklist code that identifies checklist being defined.
Description	Specify the description for the checklist.
Checklist Type	Select the checklist type from the drop-down list, to define where the specific checklist will be available in the system.
Company	Select the portfolio company associated with the checklist from the drop-down list. This may be ALL or a specific company.
Branch	Select the portfolio branch associated with the checklist from the drop-down list. This may be ALL or a specific branch. This must be ALL if in the Company field you selected ALL).
Channel	Select the channel from the drop-down list, This can be ALL or a specific channel.
Product	Select the product associated with the checklist from the drop-down list. This may be ALL or a specific product. The available values come from a validated list based on the selected Billing Cycle setup and the Product setup.
State	Select the state associated with the checklist type from the drop-down list. This may be ALL or a specific state.
	<b>IMPORTANT</b> : By selecting which edits type to use, the system searches for a best match using the following attributes:
	1 Company
	2 Branch
	3 Product
	4 State
	Hence, Oracle Financial Services Software recommends creating one version of each checklist type where ALL is the value in these fields.
Currency	Select the currency associated with the checklist from the drop-down list. This may be ALL or a specific currency.
Enabled	Check this box to enable the checklist.

 Perform any of the Basic Actions mentioned in Navigation chapter. Checklist actions are steps (a set of one or more tasks) related to the checklist you are creating. They are loaded on the Checklist Action Definition section.

 In the Checklist Action Definition - Regular section, perform any of the Basic Operations mentioned in Navigation chapter A brief description of the fields is given below:

#### Table 4-48 Checklist Action Definition

Field	Do this
Action Code	Specify the action code for the checklist.
Description	Specify the description for the action type.
Sort	Specify the sort order to define the placement of the action type on the Checklist sub screen.
Enabled	Check this box to include this action in the checklist.

- 6. Perform any of the Basic Actions mentioned in Navigation chapter.
- In the Checklist Action Definition Document section, perform any of the Basic Operations 7. mentioned in Navigation chapter. A brief description of the fields is given below:

#### Table 4-49 Checklist Action Definition

Field	Do this
Action Code	Specify the action code for the checklist.
Description	Specify the description for the action type.
Document Type	Select the document type from the drop-down list.
Document Sub Type	Select the document sub type from the drop- down list.
Document Mandatory	Check this box to indicate that the document is mandatory.
Sort	Specify the sort order to define the placement of the action type on the Checklist sub screen.
Enabled	Check this box to include this action in the checklist.

8. Perform any of the Basic Actions mentioned in Navigation chapter.

# 4.16 Stipulations

The system supports the automatic generation of default stipulations for line of credit during origination on the Underwriting window's Stipulation sub screen (Decision link). The default stipulations can be maintained by company, branch, product, state, application status and application sub-status on the Stipulations screen.

#### To set up the Stipulations

- 1. On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup > Administration > User > Products > Stipulations > Line.
- 2. In the Stipulation Setup section, perform any of the Basic Operations mentioned in Navigation chapter.



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WFP Tools								-⊕- <u>A</u>	id 🖉 Edit	🔄 View 🔗 Aj
Tools		🖙 🔲 Freeze 🚮 Detach	ရပါ Wrap 🚱							
	Company	Branch		P	roduct	State	Currency	Application Status	Application Sub- Status	Enabled
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ietup 🔺	ALL	ALL		Al		ALL	ALL	APPROVED NEW	BLANK PRESCREEN	N
Administration	ALL NL02	ALL			IL INE HE (VR)	ALL	US DOLLAR	NEW	PRESCREEN	N
> System										
User	Stipulation Set	up								
Products     Asset Types							Save and	Add Save and St.	av 🖪 Save and	Return 🖉 Ret
Index Rates										1 4-2-
Currency Exchange		* Company ALL	*	* State ALL				Application Sub-Status		
Scoring Parameters		* Branch ALL	•	* Currency ALL		•		* Enabled [	1	
Products		* Product ALL		* Application Status		*				
Pricings Contract										
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Scoring Models	Stipulations								S	ort Enabled
Fees Origination Fees	No data to display.									
Compensation										
Commission										
Insurance										
Checklists										
Stipulations										
Spreads										
Statement Messages										
Letters Promotions										

#### Figure 4-18 Stipulations

A brief description of the fields is given below:

Field	Do this
Company	Select the portfolio company associated with the default stipulations, from the drop-down list.
Branch	Select the portfolio branch associated with the default stipulations, from the drop-down list.
Product	Select the product associated with the default stipulations, from the drop-down list.
State	Select the state associated with the default stipulations, from the drop-down list.
Currency	Select the currency associated with the default stipulations, from the drop-down list.
Application Status	Select the application status associated with the default stipulations, from the drop-down list.
Application Sub-Status	Select the application sub status associated with the default stipulations, from the drop-down list.
Enabled	Check this box to allow the default stipulations to be used.

- 3. Perform any of the Basic Actions mentioned in Navigation chapter.
- In the Stipulation Details section, perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

Field	Do this
Stipulations	Select the stipulation from the drop-down list.
Sort	Specify the sort sequence for the stipulation.



Table 4-51	(Cont.)	Stipulation	Details
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Field	Do this
Enabled	Check this box to allow the stipulations details to be used by the system.

5. Perform any of the Basic Actions mentioned in Navigation chapter.

# 4.17 Letters

The Letters screen allows you to define letters that the system automatically generates when the application or the account for a products meets certain conditions, or **trigger events**. Each letter has its own trigger event. For example, you can configure the system to automatically send a welcome letter when an application becomes an account or send a collection letters when an account becomes delinquent.

The system supports the following types of letters:

Type of letter	Definition
ACCOUNT STATEMENT	Generated when account is to receive a billing statement (this time is defined in contract setup). Letter is sent to customer.
ADVERSE Action letter	Generated in nightly batch jobs for applications that were declined. This letter is sent to the consumer to indicate the reasons why the application was declined.
CONDITIONAL ADVERSE	Generated in nightly batch jobs for applications that were declined.
ACTION LETTER	This letter is sent to the consumer to indicate the reasons why the application was declined. This letter also indicates steps that the consumer may take to gain approval of the application.
COLLECTION LETTER 1	Generated when an account becomes delinquent. This is the first dunning letter sent to the customer.
COLLECTION LETTER 2	Generated when an account remains in delinquency for an extended period. This is the second dunning letter sent to the customer.
COLLECTION LETTER 3	Generated when an account remains in delinquency for an extended period, even after having received previous notices. This is the final dunning letter sent to the customer.
CONTRACT FUNDING fax/ email	Generated when an application is APPROVED: FUNDED or CONDITIONED: FUNDED. This letter is sent to the producer.
DECISION FAX/ EMAIL	Generated when an application is APPROVED, CONDITIONED, or REJECTED. This letter is sent to the consumer or producer, depending on the product.
PAID IN FULL LETTER	Generated in nightly batch jobs when the account pays off. This letter is sent to the customer.
PAYOFF QUOTE LETTER	Generated when a payoff quote is created for an account. This letter is sent to the customer.

Table 4-52 Types of letters



Table 4-52	(Cont.) Types	of letters
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Type of letter	Definition
WELCOME LETTER	Generated when an application is APPROVED: FUNDED. This letter is sent to the consumer.
	STATEMENT PAST MATURITY Generated when an accounts are matured but unpaid.
	This letter is sent to the account holders as a reminder to make their payments.

When the system generates letters, it searches the Letters screen for letter definitions that meet the following criteria:

- Definition is enabled.
- Definition is an exact match of the letter code being generated.
- Definition is a match of either the application/account value or ALL for all other criteria.

Exact matches for each field are given a higher weight than matches to ALL.

The returned rows are then given a descending rank based on the weighted values and the hierarchical position of these fields:

- **1**. Company
- 2. Branch
- 3. Product
- 4. State
- 5. Currency

On the ranked rows, the first row is returned as the best match.

#### To set up the Letters

- On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup > Administration > User > Products > Letters > Line.
- 2. In the Letter Definition section, perform any of the Basic Operations mentioned in Navigation chapter.

Figure 4-1	9 Letters
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Origination		Loan Line Lease											
Servicing													
Collections		Letter Definition									🕀 Add	🖉 Edit 📃 View	🖉 Audit
		View - Format -	Freeze Detac	h di Wrap 🚯									
WFP		Letter Code	File Name	Letter Type	Channel	Enabled	Batch Printer	Batch User	Company	Branch	Product	State	Curre
Tools						N							
tup		CNLNOE_ACO_LTR		CONDITIONAL ADVERSE AC			ARCHIVE	BATCH USER	ALL	ALL	ALL	ALL	ALL
etup		CNLNOE_ADV_LTR		ADVERSE ACTION LETTER	ALL		ARCHIVE	BATCH USER	ALL	ALL	ALL	ALL	ALL
Administration		CNUNCE_COL_LTR1		COLLECTION LETTER 1	ALL		ARCHIVE	BATCH USER	ALL	ALL	ALL	ALL	ALL
		CNUNCE_COL_LTR2		COLLECTION LETTER 2	ALL		ARCHIVE	BATCH USER	ALL	ALL	ALL	ALL	ALL
System		CNLNOE_COL_LTR3		COLLECTION LETTER 3	ALL		ARCHIVE	BATCH USER	ALL	ALL	ALL	ALL	ALL
User		CNUNCE_CON_LTR		CONTRACT FUNDING FAX/E			ARCHIVE	BATCH USER	ALL	ALL	ALL	ALL	ALL
Products		CNUNCE_DEC_FAX		DECISION FAX/EMAIL	ALL		ARCHIVE	BATCH USER	ALL	ALL	ALL	ALL	ALL
Asset Types Index Rates		CNLNOE_DEC_MULTIOFFER CNLNOE_PDC_LTR		DECISION MULTI OFFER PDC RENEWAL LETTER	ALL		ARCHIVE	BATCH USER BATCH USER	ALL	ALL	ALL	ALL	ALL
Currency Exchange Scoring Parameters Products Pricings	•	Letter Definition									-		
Contract										Save and Add	Save and Stay	Save and Return	Ca Retur
Edits Cycles			* Letter Code				Result						
Scoring Models			* File Name								* Company ALL		
Fees			* Letter Type			* Batch Prin	ter UNDEFINED		*		* Branch ALL		
Origination Fees			* Letter Type * Channel ALL			* Batch L	ser		¥		* Product ALL		
Compensation			* Channel ALL * Enabled								* State ALL		
Insurance			* Enabled				Selection C	ntena			* Currency ALL		
Checklists Stipulations Spreads Statement Nessages Letters Promotions Subvention													

A brief description of the fields is given below:

Table 4-53	Letter Definition
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Field	Do this
Letter Code	Specify the code for the letter.
File Name	Specify the file name of the Oracle report used to generate the letter. The file should be named <file name="">.rep on your server.</file>
Letter Type	Select the type of letter you want to generate from the drop-down list.
Channel	Select the application source (channel) for the letter from the drop-down list. This may be ALL or a specific channel.
Enabled	Check this box to enable this letter definition.
Result section	
Batch Printer	Select the batch printer being used to generate the letter from the drop-down list.
Batch User	Select the user who will submit this letter from the drop-down list. This will normally be set to BATCH.
Selection Criteria section	
Company	Select the portfolio company for which this letter will be used from the drop-down list. This may be ALL or a specific company.
Branch	Select the portfolio branch for which this letter will be used from the drop-down list. This may be ALL or a specific branch. This must be ALL if in the Company field you selected ALL).
Product	Select the product for which this letter will be used from the drop-down list. This may be ALL or a specific product.



Field	Do this
State	Select the state for which this letter will be used from the drop-down list. This may be ALL or a specific state.
Currency	Select the currency for which this letter will be used from the drop-down list. This may be ALL or a specific currency.

#### Table 4-53 (Cont.) Letter Definition

3. Perform any of the Basic Actions mentioned in Navigation chapter.

# 4.18 Promotions

The Introductory tab of Promotions screen allows you to set up the promotions that a financial institution can offer its customers. Promotion details defined here can be selected during Application Entry and Application processing.

You can define multiple promotions for a product, then select the appropriate promotion at the time the application is processed. Promotions also serve as a selection criteria on the Pricing screen.

CAUTION: The system supports promotions selected only when a product is funded.

#### Same as Cash promotions

In the case of the same as cash promotion:

- If the outstanding amount at the end of the promotional period is within the tolerance amount, then the customer receives the full benefit of the promotion and the system will not charge any interest on the borrowers' account.
- If the outstanding amount is higher than the authorized tolerance amount, then the customer loses the benefit of the promotion and the system computes and charges the borrower interest from the date the product was funded.

#### **Interest & Payments**

Interest still continues to accrue for a account that is funded using the SAME AS CASH promotion. However, the interest accrued during the promotion period is not charged or collected on the account until the end of the promotion period.

Any repayment made by the customer during the promotion period is applied towards the line receivables amount. The system then calculates the interest accrual using the reduced line receivables amount, if applicable.

If the product remains unpaid after the end of the promotion period and the line receivables balance is above any stated tolerance amount, then the system starts collecting interest earned and accrued during the promotion period.

#### **Reduced Rate Introductory Promotions**

Oracle Financial Services Lending and Leasing's promotion method PROMOTIONAL RATE allows you to create and specify promotions where customers can be charged lower interest rates during a specific promotional period of time. You may define the length of the promotion in either terms or days. Also, you will be able to set the specific interest rate you want to attach to the promotion. During the promotional period, interest on an account is accrued at the promotional rate. When the promotional period expires, the system changes the interest rate of the product to the contractual interest rate to accrue interest. The promotion expires on the



promotion end date defined by the length of the promotion. However, the system allows you to set a grace period for extending the automatic cancellation of the promotion due to delinquency, similar to the grace period associated with a payment date.

#### To set up the Line Introductory

- On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup > Administration > User > Products > Promotions > Line Introductory.
- 2. In the Promotion Definitions section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this
Code	Specify the code identifying the promotion.
Description	Specify a description of the promotion being offered.
Туре	Select the promotion type from the drop-down list. Oracle Financial Services Lending and Leasing supports the following promotion types for lines of credit:
	NO PAYMENT DUE ANY INTEREST DUE (No payments are required and no interest is accrued on the outstanding accrual balances for <b>x</b> terms).
Term	Select the promotion term from the drop-down list.
Index	Select the promotion index from the drop-down list.
Margin	Specify the promotion margin rate.
Cancel Delq Days	Specify the promotion cancellation delinquency days.
Cancel Overlimit%	Specify the promotion cancellation over limit percentage.
Enabled	Check this box to enable the promotion.

#### Table 4-54Promotion Definitions

- 3. Perform any of the Basic Actions mentioned in Navigation chapter.
- On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup
   > Administration > User > Products > Promotions > Line Incentive.
- 5. In the Promotion Definitions section, perform any of the Basic Operations mentioned in Navigation chapter.

DashBoard												26
Origination	Loan Introductory Li	ine Introductory Lin	e Incentive									
Servicing												
Collections	Promotion Defi									o∯• Add	🖉 Edit 📃 View	⊘ Audi
WEP	View - Format -	Freeze	Detach	्वी Wrap	62							
	Code	Description	Start Dt	End Dt		Enabled	Туре	Term Index		Cancel Delg Days Cancel Ove		Bran
Tools	ABC	23423ASDS	02/12/2016			N		0 0 FLAT RATE	0.0000	0	0.0000 0.0000 ALL	
ietup	LINE INCEN	LINE INCENTIVE	12/12/2015 12/17/2015			N	PROMOTIONAL R PROMOTIONAL R	0 FLAT RATE	0.0000	0	0.0000 ALL	ALL
Setup 🔺	2321	213213	12/12/2015			N	PROMOTIONAL R	0 FLAT RATE	1.0000	0	0.0000 ALL	ALL
Administration     System	TEST INCENTIVE	TEST	12/16/2015			N	PROMOTIONAL R	10 PRIME RATE	0.0000	0	0.0000 US01	USH
User     Podycts     Products     Products     Products     Index/Rates     Currency/Exchange     Social praximeters     Poducts     Poducts     Poducts     Poducts     Edits     Cycles     Social produst     Fees     Origination Frees	Promotion Defi	* Co * Descripti	lon Dt 02/12/2016 Dt	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			* Type * Term 0 * Index F * Margin 0, * Cancel Delq Deys 0 * Cancel Over lint \$\$, \$\$,	LAT RATE •	Save and g	Add R Save and Stag Sede * Company AlL * Branch AlL * Product AlL * State AlL	2ave and Return	Q⊐ Retu

#### Figure 4-20 Promotions-Line Incentive

6. A brief description of the fields is given below.

#### Table 4-55Promotion Definitions

Field	Do this
Code	Specify the code identifying the promotion.
Description	Specify a description of the promotion being offered.
Start Date	Select the start date from the drop-down list.
End Date	Select the end date from the drop-down list.
Enabled	Check this box to enable the promotion.
Result section	
Туре	Select the promotion type from the drop-down list.
Term	Specify the promotion term.
Index	Select the promotion index from the drop-down list.
Margin	Specify the promotion margin rate.
Cancel Delq Days	Specify the promotion cancellation delinquency days.
Cancel Overlimit%	Specify the promotion cancellation over limit percentage.
Selection Criteria section	
Company	Select the portfolio company from the drop-down list.
Branch	Select the portfolio branch from the drop-down list.
Product	Select the product from the drop-down list.
State	Select the state from the drop-down list.

7. Perform any of the Basic Actions mentioned in Navigation chapter.

# Appendix : Summary of the Application Credit Scoring Parameters

This section consists of the following topics:

- Glossary
- Credit Scoring Parameters by Category

# A.1 Glossary

Term	Description
DEROG / DEROGATORY	Account has had chargeoffs, collections, bankruptcy, or repossession.
MINOR DELINQUENCY	Less than or equal to 60 days delinquent.
MAJOR DELINQUENCY	Greater than 60 days delinquent.
DEBT RATIO	Debt / Available credit.
DEBT TO INCOME RATIO	Debt / Income.
APPLICANT STATED	Parameter is pulling information stated or in any other way provided by the applicant on the application on the Application Entry form in the system.
APPLICANT CREDIT BUREAU	Parameter is pulling information from the credit bureau, as opposed to another source, such as the Application Entry form.
FINANCE	Refers to companies that provide the finance but are not selling the actual object financed, if any.
	Example: An independent auto finance company.
SALES FINANCE	Refers to companies that provide the object being financed in addition to the financing.
	Example: Marshall Fields card.

#### Table A-1 Glossary

# A.2 Credit Scoring Parameters by Category

This section consists of the following topics:

- Applicant Details / Debt Ratios
- Line of Credit Details
- Auto Trades / Inquiries
- Bank Trades / Inquiries
- Card Trades / Inquiries
- Installment Trades / Inquiries



- Line of Credit Finance Trades / Inquiries
- Mortgage Trades / Inquiries
- Retail Trades / Inquiries
- Revolving Trades
- Sales Finance Trades / Inquiries
- Other Trades
- Bankruptcy Information
- Delinquency Information
- Derogatory Trade Information

# A.2.1 Applicant Details / Debt Ratios

#### Applicant Credit Bureau Auto Debt Ratio

This is the sum of all automobile type line of credit balances and the sum of all automobile type credit limits. For installment line of credit, the credit limit is normally equal to the original line of credit amount. This applies to open tradelines only.

#### **Applicant Credit Bureau Bank Debt Ratio**

This is the sum of all bank type line of credit balances and the sum of all bank type credit limits. For installment line of credit, the credit limit is normally equal to the original line of credit amount. This applies to open tradelines only.

#### Applicant Credit Bureau Card Debt Ratio

This is the sum of all travel card type line of credit balances and the sum of all travel card type credit limits. This applies to open tradelines only.

#### **Applicant Credit Bureau Debt Ratio**

This parameter provides a value for all debt divided by all available credit as shown on the bureau.

#### **Applicant Credit Bureau FICO Score**

This is the FICO score provided for the applicant in the bureau pull. There are usually several different types of FICO scores available at the bureau. The different score models are set up to give certain attributes different, weighting based on if the person is buying a car, or a house, and so on. The type of FICO score pulled is based on credit bureau setup.

#### Applicant Credit Bureau Inst Debt Ratio

This is the sum of all installment line of credit balances and the sum of all installment line of credit credit limits. For installment line of credit, the credit limit is equal to the original line of credit amount. This applies to open tradelines only.

#### Applicant Credit Bureau Line of credit Fin Debt Ratio

This is the sum of all line of credit finance type balances and the sum of all line of credit finance type credit limits. For installment line of credit amount, the credit limit is normally equal to the original line of credit amount. This applies to open tradelines only.

#### Applicant Credit Bureau Mortgage Debt Ratio

This is the sum of all mortgage type line of credit balances and the sum of all mortgage type credit limits. For installment line of credit, the credit limit is normally equal to the original line of credit amount. This applies to open tradelines only.

#### **Applicant Credit Bureau Open Public Records**

This parameter indicates if there are any open public records in the credit bureau associated with the applicant. This is a numeric counter covering the full period of time available in the bureau.

#### **Applicant Credit Bureau Public Records**

This parameter indicates, if there are any public records, open or closed, in the credit bureau associated with the applicant. This is a numeric counter covering the full period of time available in the bureau.

#### Applicant Credit Bureau Retail Debt Ratio

This is the sum of all retail type line of credit balances divided by the sum of all retail type credit limits. For installment line of credit, the credit limit is normally equal to the original line of credit amount. This applies to open tradelines only. This is expressed as a percent: 50% shows as 50.

#### Applicant Credit Bureau Rev Debt Ratio

This is the sum of all revolving type line of credit balances and the sum of all revolving type credit limits. This applies to open tradelines only. This is expressed as a percent: 50% shows as 50.

#### Applicant Credit Bureau Sales Fin Debt Ratio

This is the sum of all sales finance type line of credit balances and the sum of all sales finance type credit limits. For installment line of credit, the credit limit is normally equal to the original line of credit amount. This applies to open tradelines only. This is expressed as a percent: 50% shows as 50.

#### Applicant Debt Ratio Stated After Requested Line of credit Amount

This is the debt divided by available credit based on the values stated by the applicant after factoring in the requested line of credit amount - this information is not taken from the bureau. This is expressed as a percent: 50% shows as 50.

#### Applicant Debt Ratio Stated Before Requested Line of credit Amount

This is the debt divided by available credit based on the values stated by the applicant before factoring in the requested line of credit amount - this information is not taken from the bureau. This is expressed as a percent: 50% shows as 50.

#### Applicant Debt To Income Ratio Stated After Requested Line of credit Amount

This is the debt divided by income based on the values stated by the applicant after factoring in the requested line of credit amount - this information is not taken from the bureau. This is expressed as a percent: 50% shows as 50.

#### Applicant Debt To Income Ratio Stated Before Requested Line of credit Amount

This is the debt divided by income based on the values stated by the applicant before factoring in the requested line of credit amount - this information is not taken from the bureau. This is expressed as a percent: 50% shows as 50.

#### **Applicant Payment To Income Ratio Stated**



This is the total amount of all monthly payments divided by monthly income. These values are stated by the applicant and not taken from the bureau. This is expressed as a percent: 50% shows as 50.

#### **Applicant Prior Customer**

This parameter indicates whether the applicant is a prior customer. It is populated when the application is passed to Underwriting for a decision. If the SSN given by the applicant already exists then the applicant is marked as a prior customer and the parameter value is Y (Yes).

#### **Applicant Revolving Debt Ratio Stated**

This is the sum of all revolving type line of credit amount balances / sum of all revolving type credit limits. This applies to open tradelines only. This is expressed as a percent: 50% shows as 50.

#### **Applicant Stated Employment Period (In Months)**

This parameter looks at the number of months of stated employment for the most recently entered current employment.

For example, the applicant states that she has been working at her current place of employment for 3 years and 5 months. This parameter would be populated with (3years \* 12 months/year) + 5 months which calculates to 41 stated months. If the applicant enters another current employment and enters 1 year and 2 months then this parameter will be populated with 14 months, even though the other employment is still current.

#### **Applicant Stated Monthly Income**

This is the monthly income stated by the applicant on the application. It combines the income for all employment marked as **current** in the system. If the income is stated as anything other than monthly, the income will be converted to monthly for this parameter.

For example, the applicant states that he is paid \$50,000 with a frequency of ANNUALLY. This parameter is populated with \$50,000/12, which calculates to \$4166.67 stated monthly income.

#### **Applicant Stated Monthly Liability**

This is the stated monthly liability as provided by the applicant on the Application Entry screen.

#### Applicant Stated Residence Period (In Months)

This parameter looks at the stated residence period for the most recent current address.

## A.2.2 Line of Credit Details

#### **Approximate Cash Price**

This is the Approximate Cash price taken from the **Approx Price** field on the Application Entry form's Line of Credit screen in the system.

#### **Requested Advance Amount**

This is the Requested Advance Amount value taken from the Application Entry form's Line of Credit screen in the system.

## A.2.3 Auto Trades / Inquiries

#### Applicant Credit Bureau 6month Auto Trades

This is the number of auto trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### Applicant Credit Bureau 12month Auto Trades

This is the number of auto trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### Applicant Credit Bureau 24month Auto Trades

This is the number of auto trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### **Applicant Credit Bureau Auto Inquries**

This is the number of automobile-related credit inquiries the have been made to the bureau.

#### **Applicant Credit Bureau Auto Trades**

This is the number of auto trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

#### **Applicant Credit Bureau Current Auto Trades**

Total number of auto trades that are paid on time right now. These trades may or may not have been delinquent in the past.

#### Applicant Credit Bureau Open Auto Trades

This is the number of open auto trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

#### **Applicant Credit Bureau Satisfactory Auto**

Total number of auto trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

#### Applicant Credit Bureau Worst Auto Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

- 1 = current
- 2 = 30-59 days late
- 3 = 60-89 days late
- 4 = 90-119 days late
- 5 = 120-149 days late
- 6 = 150- days late
- 7 = involved in a bankruptcy
- 8 = repossession, foreclosure
- 9 = charge-off

## A.2.4 Bank Trades / Inquiries

#### Applicant Credit Bureau 12month Bank Trades

This is the number of bank trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### Applicant Credit Bureau 24month Bank Trades

This is the number of bank trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### Applicant Credit Bureau 6month Bank Trades

This is the number of bank trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### **Applicant Credit Bureau Bank Inquiries**

This is the number of bank inquiries against the bureau in the applicant's recorded bureau history.

#### **Applicant Credit Bureau Bank Trades**

This is the number of open bank trades on the account. Note that bank trades can be considered a sub type to installment, mortgage, and / or revolving Line of Credit.

#### **Applicant Credit Bureau Bank Trades**

Total number of bank trades that are paid on time right now. These trades may or may not have been delinquent in the past.

#### **Applicant Credit Bureau Bank Trades**

This is the number of bank trades that are open right now. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### **Applicant Credit Bureau Bank Trades**

This parameter shows the **current** revolving bank balance. If the revolving credit is owned by a bank, then it will show up here.

#### **Applicant Credit Bureau Bank Trades**

This parameter shows the highest cumulative balance among all revolving bank credit over the bureau history.

#### Note:

If the applicant had \$5,000 on one account 2 years ago and \$10,000 on another account 4 years ago, this parameter would return \$15,000. The parameter is of questionable utility in many situations.

#### **Applicant Credit Bureau Bank Trades**

Total number of bank trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

#### **Applicant Credit Bureau Bank Trades**

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

1 = current



- 2 = 30-59 days late
- 3 = 60-89 days late
- 4 = 90-119 days late
- 5 = 120-149 days late
- 6 = 150- days late
- 7 = involved in a bankruptcy
- 8 = repossession, foreclosure
- 9 = charge-off

## A.2.5 Card Trades / Inquiries

#### **Applicant Credit Bureau Bank Trades**

This is the number of card trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### **Applicant Credit Bureau Bank Trades**

This is the number of card trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### **Applicant Credit Bureau Bank Trades**

This is the number of card trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### **Applicant Credit Bureau Bank Trades**

This is the number of card inquiries that have been made against the bureau for the applicant in the bureau's recorded history.

#### **Applicant Credit Bureau Card Trades**

This is the number of card trades, both open and closed, in the bureau history. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

#### Applicant Credit Bureau Current Card Trades

Total number of card trades that are paid on time right now. These trades may or may not have been delinquent in the past.

#### **Applicant Credit Bureau Open Card Trades**

This is the number of open card trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

#### Applicant Credit Bureau Satisfactory Card

Total number of card trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

#### Applicant Credit Bureau Worst Card Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:



- 1 = current
- 2 = 30-59 days late
- 3 = 60-89 days late
- 4 = 90-119 days late
- 5 = 120-149 days late
- 6 = 150- days late
- 7 = involved in a bankruptcy
- 8 = repossession, foreclosure
- 9 = charge-off

# A.2.6 Installment Trades / Inquiries

#### Applicant Credit Bureau 12month Inst Trades

This is the number of installment trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### Applicant Credit Bureau 24month Inst Trades

This is the number of installment trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### **Applicant Credit Bureau 6month Inst Trades**

This is the number of installment trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### **Applicant Credit Bureau Current Inst Trades**

Total number of installment trades that are paid on time right now. These trades may or may not have been delinquent in the past.

#### **Applicant Credit Bureau Inst Trades**

This is the number of installment trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

#### **Applicant Credit Bureau Open Inst Trades**

This is the number of open installment trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

#### **Applicant Credit Bureau Satisfactory Inst Trades**

Total number of installment trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

#### Applicant Credit Bureau Worst Inst Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

1 = current



- 2 = 30-59 days late
- 3 = 60-89 days late
- 4 = 90-119 days late
- 5 = 120-149 days late
- 6 = 150- days late
- 7 = involved in a bankruptcy
- 8 = repossession, foreclosure
- 9 = charge-off

# A.2.7 Line of Credit Finance Trades / Inquiries

#### Applicant Credit Bureau 12month Line of Credit Fin Trades

This is the number of Line of Credit finance trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### Applicant Credit Bureau 24month Line of Credit Fin Trades

This is the number of Line of Credit finance trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### Applicant Credit Bureau 6month Line of Credit Fin Trades

This is the number of Line of Credit finance trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### Applicant Credit Bureau Current Line of Credit Fin Trades

Total number of Line of Credit finance trades that are paid on time right now. These trades may or may not have been delinquent in the past.

#### Applicant Credit Bureau Line of Credit Fin Trades

This is the number of Line of Credit finance trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

#### Applicant Credit Bureau Line of Credit Finance Inquiries

This is the number of Line of Credit finance inquires listed on the credit report. The bureaus have their own limits as to how long they keep an inquiry on the credit report, but this parameter will show whatever total is shown for that bureau.

#### Applicant Credit Bureau Open Line of Credit Finance Trades

This is the number of open Line of Credit finance trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

#### Applicant Credit Bureau Satisfactory Line of Credit Fin



Total number of Line of Credit finance trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

#### Applicant Credit Bureau Worst Line of Credit Fin Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

- 1 = current
- 2 = 30-59 days late
- 3 = 60-89 days late
- 4 = 90-119 days late
- 5 = 120-149 days late
- 6 = 150- days late
- 7 = involved in a bankruptcy
- 8 = repossession, foreclosure
- 9 = charge-off

# A.2.8 Mortgage Trades / Inquiries

#### Applicant Credit Bureau 12month Mortgage Trades

This is the number of mortgage trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### Applicant Credit Bureau 24month Mortgage Trades

This is the number of mortgage trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### Applicant Credit Bureau 6month Mortgage Trades

This is the number of mortgage trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### Applicant Credit Bureau Current Mortgage Trades

Total number of mortgage trades that are paid on time right now. These trades may or may not have been delinquent in the past.

#### Applicant Credit Bureau Mortgage Trades

This is the total number of mortgage trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

#### Applicant Credit Bureau Open Mortgage Trades

This is the number of open mortgage trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

#### Applicant Credit Bureau Satisfactory Mortgage

Total number of mortgage trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.



#### Applicant Credit Bureau Worst Mortgage Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

- 1 = current
- 2 = 30-59 days late
- 3 = 60-89 days late
- 4 = 90-119 days late
- 5 = 120-149 days late
- 6 = 150- days late
- 7 = involved in a bankruptcy
- 8 = repossession, foreclosure
- 9 = charge-off

# A.2.9 Retail Trades / Inquiries

## Applicant Credit Bureau 12month Retail Trades

This is the number of retail trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### Applicant Credit Bureau 24month Retail Trades

This is the number of retail trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### Applicant Credit Bureau 6month Retail Trades

This is the number of retail trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### **Applicant Credit Bureau Current Retail Trades**

Total number of retail trades that are paid on time right now. These trades may or may not have been delinquent in the past.

#### Applicant Credit Bureau Open Retail Trades

This is the number of open retail trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

#### **Applicant Credit Bureau Retail Inquiries**

This is the number of retail inquires listed on the credit report. The bureaus have their own limits as to how long they keep an inquiry on the credit report, but this parameter will show whatever total is shown for that bureau.

#### **Applicant Credit Bureau Retail Trades**

This is the number of retail trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

## Applicant Credit Bureau Satisfactory Retail



Total number of retail trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

#### Applicant Credit Bureau Worst Retail Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

- 1 = current
- 2 = 30-59 days late
- 3 = 60-89 days late
- 4 = 90-119 days late
- 5 = 120-149 days late
- 6 = 150- days late
- 7 = involved in a bankruptcy
- 8 = repossession, foreclosure
- 9 = charge-off

# A.2.10 Revolving Trades

#### Applicant Credit Bureau 12month Rev Trades

This is the number of revolving trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### **Applicant Credit Bureau 24month Rev Trades**

This is the number of revolving trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### **Applicant Credit Bureau 6month Rev Trades**

This is the number of revolving trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### **Applicant Credit Bureau Current Rev Trades**

Total number of revolving trades that are paid on time right now. These trades may or may not have been delinquent in the past.

#### Applicant Credit Bureau Open Rev Trades

This is the number of open revolving trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

#### **Applicant Credit Bureau Rev Balance**

This is the total revolving credit balance shown on the applicant's credit bureau. This applies to all open revolving trades.

#### Applicant Credit Bureau Rev High Balance

This parameter shows the highest cumulative balance among all revolving credit over the bureau history.



## Note:

If the applicant had \$5,000 on one account 2 years ago and \$10,000 on another account 4 years ago, this parameter would return \$15,000. The parameter is of questionable utility in many situations.

#### Applicant Credit Bureau Rev Retail Balance

This is the current revolving retail trade balance shown on the applicant's credit bureau. This applies to all open retail trades. It shows current, not historical, information.

#### Applicant Credit Bureau Rev Retail High Balance

This parameter shows the highest cumulative balance among all revolving retail credit over the bureau history.

#### Note:

If the applicant had \$5,000 on one account 2 years ago and \$10,000 on another account 4 years ago, this parameter would return \$15,000. The parameter is of questionable utility in many situations.

#### **Applicant Credit Bureau Rev Trades**

This is the number of revolving trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

#### **Applicant Credit Bureau Satisfactory Rev Trades**

Total number of revolving trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

#### Applicant Credit Bureau Worst Rev Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

- 1 = current
- 2 = 30-59 days late
- 3 = 60-89 days late
- 4 = 90-119 days late
- 5 = 120-149 days late
- 6 = 150- days late
- 7 = involved in a bankruptcy
- 8 = repossession, foreclosure
- 9 = charge-off



# A.2.11 Sales Finance Trades / Inquiries

#### Applicant Credit Bureau 12month Sales Fin Trades

This is the number of sales finance trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### Applicant Credit Bureau 24month Sales Fin Trades

This is the number of sales finance trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### Applicant Credit Bureau 6month Sales Fin Trades

This is the number of sales finance trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### Applicant Credit Bureau Current Sales Fin Trades

Total number of sales finance trades that are paid on time right now. These trades may or may not have been delinquent in the past.

#### Applicant Credit Bureau Open Sales Finance Trades

This is the number of open sales finance trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

#### **Applicant Credit Bureau Sales Fin Trades**

This is the number of sales finance trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

## **Applicant Credit Bureau Sales Finance Inquiries**

This is a count of the number of sales finance inquiries that have been made against the Applicant's bureau information in the bureau history.

#### Applicant Credit Bureau Satisfactory Sales Fin

Total number of sales finance trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

#### Applicant Credit Bureau Worst Sales Fin Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

- 1 = current
- 2 = 30-59 days late
- 3 = 60-89 days late
- 4 = 90-119 days late
- 5 = 120-149 days late
- 6 = 150- days late



- 7 = involved in a bankruptcy
- 8 = repossession, foreclosure
- 9 = charge-off

# A.2.12 Other Trades

#### Applicant Credit Bureau 12month Trades

This is the number of all trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### **Applicant Credit Bureau 24month Trades**

This is the number of all trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### **Applicant Credit Bureau 6month Trades**

This is the number of all trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

#### Applicant Credit Bureau Avg Open Trade Age

This is the average trade age in months as calculated using all open trades in the bureau. This is based on taking all of the open tradelines, then dividing by the age.

#### Applicant Credit Bureau Avg Trade Age

This is the average trade age in months as calculated using all trades, open and closed, in the bureau.

#### Applicant Credit Bureau Chargeoff Trades

This parameter is a count of the total number of charged off trades for that applicant in the bureau.

#### **Applicant Credit Bureau Collections**

This is the total number of trades in collections for that applicant in the credit bureau. This refers to accounts assigned to collections agencies.

#### **Applicant Credit Bureau Current Trades**

This is the total number of trades that are paid on time right now. These trades may or may not have been delinquent in the past.

#### **Applicant Credit Bureau Inquiries**

This is the number of inquires listed on the credit report. The bureaus have their own limits as to how long they keep an inquiry on the credit report, but this parameter will show whatever total is shown for that bureau.

#### **Applicant Credit Bureau Inquiries 12m**

This is the total number of inquiries that have been made against the credit bureau for that applicant in the last 12 months.

#### **Applicant Credit Bureau Inquiries 24m**

This is the total number of inquiries that have been made against the credit bureau for that applicant in the last 24 months.



#### Applicant Credit Bureau Inquiries 6m

This is the total number of inquiries that have been made against the credit bureau for that applicant in the last 6 months.

#### **Applicant Credit Bureau Judgments**

This is a count of the number of judgments against the applicant in the credit bureau.

#### **Applicant Credit Bureau Liens**

This is the total number of liens shown for the applicant in the credit bureau for that applicant.

#### **Applicant Credit Bureau Newest Inquiry**

This is the number of months since the most recent inquiry in the credit bureau for that applicant. This of course excludes the pull from the immediate past used to do the scoring in this particular situation in the system.

#### **Applicant Credit Bureau Newest Trade**

This is the number of months between now and the newest trade in the bureau for that applicant.

#### **Applicant Credit Bureau Oldest Inquiry**

This is the number of months between now and the oldest inquiry in the bureau for that applicant.

#### Applicant Credit Bureau Oldest Trade

This is the number of months between now and the oldest trade in the bureau for that applicant. Oldest is determined by looking at the oldest date on any tradeline, and then showing that.

#### **Applicant Credit Bureau Open Collection Trades**

This is the number of open trades in collections shown in the bureau for that applicant. This refers to any accounts assigned to in-house collections departments (as compared to 5.12.7).

#### **Applicant Credit Bureau Open Collections**

This is the number of open collections in the bureau for that applicant.

#### **Applicant Credit Bureau Open Judgments**

This is the total number of open (unsatisfied) judgments against the applicant as indicated in the bureau for that applicant.

#### **Applicant Credit Bureau Open Liens**

This is the total number of open liens against the applicant as indicated in the bureau for that applicant.

#### **Applicant Credit Bureau Open Trades**

This is the number of all open auto trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

#### **Applicant Credit Bureau Past Due 30**

This is the number of trades that have been 30 or more days past due at some point in the recorded history of the bureau. Note that these trades may be delinquent, derogatory, and so on. The parameter makes no distinction.



#### Applicant Credit Bureau Past Due 30 12m

This is the number of trades that have been more than 30 days past due in the last 12 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

#### Applicant Credit Bureau Past Due 30 24m

This is the number of times the applicant has been more than 30 days past due in the last 24 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

#### **Applicant Credit Bureau Past Due 60**

This is the number of times the applicant has been more than 60 days past due in the recorded history of the bureau. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

#### Applicant Credit Bureau Past Due 60 12m

This is the number of times the applicant has been more than 60 days past due in the last 12 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

#### Applicant Credit Bureau Past Due 60 24m

This is the number of times the applicant has been more than 60 days past due in the last 24 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

#### **Applicant Credit Bureau Past Due 90**

This is the number of trades that are 90 or more days past due in the recorded history of the bureau. Note that these trades may be delinquent, derogatory, and so on. The parameter makes no distinction that one trade has been late 3 times; this parameter would show 1 if there are no other trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

#### Applicant Credit Bureau Past Due 90 12m

This is the number of times the applicant has been more than 90 days past due in the last 12 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

#### Applicant Credit Bureau Past Due 90 24m

This is the number of times the applicant has been more than 90 days past due in the last 24 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

#### **Applicant Credit Bureau Past Due Now**

This is the number of trades on which the applicant is currently past due, according to the bureau.

#### **Applicant Credit Bureau Repossessions**

This is the number of repossessions shown on the bureau for the applicant in the history of the bureau.

#### **Applicant Credit Bureau Satisfactory Trades**



This is the total number of trades of all types, paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

#### **Applicant Credit Bureau Too New Trades**

This shows the number of trades that have been reported where a lender is reporting a brand new account, but has not even billed the applicant yet.

#### **Applicant Credit Bureau Trade Collections**

This is the number of trades in collections assigned to collections agencies shown on the bureau for the applicant in the history of the bureau.

#### **Applicant Credit Bureau Trades**

This is the number of trades in the history of the credit bureau for that applicant. Note that different bureaus store information for varying amounts of time.

#### **Applicant Credit Bureau Worst Trades**

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

1 = current

- 2 = 30-59 days late
- 3 = 60-89 days late
- 4 = 90-119 days late
- 5 = 120-149 days late
- 6 = 150- days late
- 7 = involved in a bankruptcy
- 8 = repossession, foreclosure
- 9 = charge-off

# A.2.13 Bankruptcy Information

#### **Applicant Credit Bureau 11 Bankruptcies**

This parameter provides a count of the number of Chapter 11 Bankruptcies the applicant has filed in the stored history of the bureau.

#### Applicant Credit Bureau 13 Bankruptcies

This parameter provides a count of the number of Chapter 13 Bankruptcies the applicant has filed in the stored history of the bureau.

#### **Applicant Credit Bureau 7 Bankruptcies**

This parameter provides a count of the number of Chapter 7 Bankruptcies the applicant has filed in the stored history of the bureau.

#### **Applicant Credit Bureau Bankruptcies**

This parameter provides a count of the number of bankruptcies of any type the applicant has filed in the stored history of the bureau.



#### Applicant Credit Bureau Bkrp Score

The bureaus offer two basic types of scores, a FICO type, and a bankruptcy type. The term FICO score is sometimes used as a generic term for a credit score, but it is supposed to mean that the score is based on an algorithm purchased or licensed from Fair Isaac Corp. In the system, if a score is listed as a FICO score, it is based on a Fair Isaac model. A bankruptcy score is a score that is used to predict the likelihood of a consumer to file bankruptcy. It is provided much like a FICO score.

#### Applicant Credit Bureau Open 11 Bankruptcies

This parameter provides a count of the number of open Chapter 11 Bankruptcies associated with the applicant in the bureau.

#### **Applicant Credit Bureau Open 13 Bankruptcies**

This parameter provides a count of the number of open Chapter 13 Bankruptcies associated with the applicant in the bureau.

#### **Applicant Credit Bureau Open 7 Bankruptcies**

This parameter provides a count of the number of open Chapter 7 Bankruptcies associated with the applicant in the bureau.

#### **Applicant Credit Bureau Open Bankruptcies**

This parameter provides a count of the number of bankruptcies of any type the applicant X has open currently.

#### Applicant Credit Bureau Recent 11 Bankruptcy

For this parameter, **Recent** refers to the number of months since the subject's most recent bankruptcy filing. One would use this parameter to determine if the subject has filed for Chapter 11 bankruptcy in the last X months.

#### **Applicant Credit Bureau Recent 13 Bankruptcy**

For this parameter, **Recent** refers to the number of months since the subject's most recent bankruptcy filing. One would use this parameter to determine if the subject has filed for Chapter 13 bankruptcy in the last X months.

#### **Applicant Credit Bureau Recent 7 Bankruptcy**

For this parameter, **Recent** refers to the number of months since the subject's most recent bankruptcy filing. One would use this parameter to determine if the subject has filed for Chapter 7 bankruptcy in the last X months.

#### Applicant Credit Bureau Recent Bankruptcy

For this parameter, **Recent** refers to the number of months since the subject's most recent bankruptcy filing. One would use this parameter to determine if the subject has filed for any kind of bankruptcy in the last X months.

#### **Applicant Has A Prior Bankruptcy**

This parameter tracks whether the applicant has indicated a prior bankruptcy based on the checkbox in the system's Origination module. The prior bankruptcy is set to  $\mathbf{Y}$  if the checkbox is checked otherwise it has a value of  $\mathbf{N}$ .

# A.2.14 Delinquency Information

## Applicant Credit Bureau Longest Since Major

ORACLE

This parameter reflects the longest period (in months) a tradeline has been open since the last derog.

#### Applicant Credit Bureau Longest Since Minor

This parameter reflects the longest period (in months) a tradeline has been open since the last minor delinquency.

#### Applicant Credit Bureau Open Longest Since Major

This parameter considers the greatest amount of time (in months) between now and the corresponding major delinquency for all of the open parameters with major delinquencies, and reflects the greatest value returned.

#### Applicant Credit Bureau Open Longest Since Minor

This parameter considers the greatest amount of time (in months) between now and the corresponding minor delinquency for all of the open parameters with minor delinquencies, and reflects the greatest value returned.

#### Applicant Credit Bureau Open Shortest Since Major

This parameter considers the least amount of time (in months) between now and the corresponding major delinquency for all of the open parameters with major delinquencies, and reflects the least value returned.

#### Applicant Credit Bureau Open Shortest Since Minor

This parameter considers the least amount of time (in months) between now and the corresponding minor delinquency for all of the open parameters with minor delinquencies, and reflects the least value returned.

#### Applicant Credit Bureau Shortest Since Major

This parameter considers the least amount of time (in months) between now and the corresponding major delinquency for all of the parameters (open and closed) with major delinquencies, and reflects the least value returned.

#### Applicant Credit Bureau Shortest Since Minor

This parameter considers the least amount of time (in months) between now and the corresponding minor delinquency for all of the parameters (open and closed) with minor delinquencies, and reflects the least value returned.

# A.2.15 Derogatory Trade Information

## Applicant Credit Bureau Derog 12m Trades

Provides the number of trades that were derogatory in the last 12 months. This includes open and closed trades. These trades may or may not be derogatory now.

#### Applicant Credit Bureau Derog 24m Trades

Provides the number of trades that were derogatory in the last 24 months. This includes open and closed trades. These trades may or may not be derogatory now.

#### Applicant Credit Bureau Derog Now Trades

Provides the number of trades that are derogatory right now. Does this include closed trades?

#### **Applicant Credit Bureau Derog Trades**



This parameter addresses the number of derogatory trades associated with the applicant. This includes open and closed trades.

#### Applicant Credit Bureau Longest Since Derog

This parameter covers the longest period (in months) since last derog.

#### Applicant Credit Bureau Open Longest Since Derog

This parameter covers the longest period (in months) a tradeline has been open since the last derog.

#### Applicant Credit Bureau Open Shortest Since Derog

This parameter considers the least amount of time (in months) between now and the corresponding derog for all of the open parameters with derogs, and reflects the least value returned.

#### Applicant Credit Bureau Shortest Since Derog

This parameter considers the least amount of time (in months) between now and the corresponding derog for all of the parameters (open and closed) with derogs, and reflects the least value returned.



# Appendix : Rounding Amounts and Rate Attributes

#### **Rounding Amounts**

Generally in the lending industry, computed amounts (interest, fees, costs and so on) are rounded to the second decimal place. However, there are occasions where the rounding of the computed amounts has to be carried out using different methods. Oracle Financial Services Lending and Leasing supports the rounding, raising of or cutting off calculated amount.

- **Rounding** will increase the resulting amount to next number up to the second decimal, based on values of third decimal.
- **Raising** will always increase the resulting amount to next number up to the second decimal.
- **Cutting** off will always cut the number after the second decimal.

#### Note:

The system rounds only calculated amounts (calculated fees, calculated payment, and so on) and not user-entered amounts.

You can choose the rounding method you want to use by setting the parameter value for system parameter CMN\_AMOUNT\_ROUND\_METHOD on the Administration form (Setup menu > Administration master tab > System drop-down link > System Parameters link > System tab).

You can choose the rounding factor you want to use by setting the parameter value for system parameter CMN\_AMOUNT\_ROUND\_FACTOR on the Administration form. Currently, Oracle Financial Services Lending and Leasing supports rounding up to two decimals only.

#### Examples of how resulting amounts differ by RAISE, ROUND, and CUTOFF:

#### Table B-1 Example 1: Amount: 234.136

Method	Result	
Round	234.14	
Raise	234.14	
Cut off	234.13	

#### Table B-2 Example 2: Amount: 234.134

Method	Result	
Round	234.13	
Raise	234.14	
Cut off	234.13	



	Table B-3	Example 3:	Amount:	234.1319999
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Method	Result
Round	234.13
Raise	234.14
Cut off	234.13

#### **Rate Attributes**

The system supports rounding of index rate to keep the rate calculation as simple as possible for the customers. The general practice is to round the rate to nearest eighth (1/8th) (to keep index rate in the multiple of 125) or fourth (1/4th) (to keep index rate in the multiple of 25). The system rounds only index rate and not the margin or final rate. You can define the index rounding method on the Product tab's Product Definition screen for variable rate product.

The system currently supports the following rounding of methods.

- 1. NO ROUNDING TO INDEX RATE
- 2. INDEX RATE ROUNDED TO NEAREST.25
- 3. INDEX RATE ROUNDED TO NEAREST.125

#### NO ROUNDING TO INDEX RATE:

Select this method for no rounding.

#### INDEX RATE ROUNDED TO NEAREST 0.25:

Select this method to round up to 1/4th (to keep the index rate in the multiple of 0.25).

#### Examples:

#### Table B-4 Example 1

Туре	Value
Current rate:	5.125
Round of rate:	5.25

#### Table B-5 Example 2

Туре	Value	
Current rate:	5.124	
Round of rate:	5.00	

## INDEX RATE ROUNDED TO NEAREST 0.125:

Select this method to round up to 1/8th (to keep the index rate in the multiple of 0.125).

#### Examples:

#### Table B-6 Example 1

Туре	Value	
Current rate:	5.325	



# Table B-6 (Cont.) Example 1

Туре	Value	
Rate rounded to:	5.375	

# Table B-7 Example 2

Туре	Value
Current rate:	5.312
Rate rounded to:	5.250



# Appendix : System Parameters

This topic consists of the following sections:

- Introduction
- System Parameters
- Organization Parameters
- Company Parameters
- Other Parameters

# C.1 Introduction

System defined parameters help in configuring system specific data, User-access, location of system files; reports related URLs and other administration controlled data. These are essential to be configured during installation and some of them by nature of application will have to be reviewed and maintained in a regular and periodic manner.

Following are the types of parameters are used in OFSLL system depending on the areas of the system that these would apply and impact:

- System Parameters
- Organization Parameters
- Company Parameters
- Other Parameters

## Note:

All the above parameters can be controlled (enabled/disabled) only by System Administrators, and users with Admin/Super User privileges who would be involved in setting-up OFSLL system.

# C.2 System Parameters

System parameters apply to the entire system. They relate to the overall processing of the system like application server file locations, data purging configurations and so on.

Table below details the list of system parameters with their description and pre-defined values.

Parameter	Description
ACA_DLQ_AMT_EXCLUDED	This parameter is used to exclude delinquency amount for account ACH

#### Table C-1 System Parameters

|--|

Parameter	Description
ACA_PAYMENT_AUTO_ LOAD	This parameter is used to control posting directly from the ACH file that has been created for customer payments. Input parameter value is Boolean (Yes/No). If the parameter is set to <b>Y</b> , the system automatically creates payment batches for the payments in the ACH file and posts them on the day of payment.
ACA_PRENOTE_DAYS	This parameter is used to define the number of days the prenote should be initiated for customer ACH (Automated Clearing House) accounts. Input parameter value is numeric.
ACA_PRE_PROCESS_DAYS	This parameter is used to specify the number of days before draft day for Account ACH process. Input parameter value is numeric.
ACH_PAYEE_PRENOTE_DAYS	This parameter is used to define the number of days for prenote to occur for Producer or Vendor ACH accounts. Input parameter value is numeric.
ADMIN_SERVER_URL	This parameter is used to define the admin server URL.
ADR_DIRECTORY	This parameter is used to define the Oracle Directory Object Name for ADR file location.
ADR_PROCESSED_DIRECTORY	This parameter is used to define the Oracle Directory Object Name for ADR file location.
AGE_APPROVED_CONDITIONED_ DAYS	This parameter is used to specify the number of days by which an application in <b>Approved</b> or <b>Conditioned</b> status is treated as Aged Application. Input parameter value is numeric with no upper limit.
AGE_CONTRACT_DAYS	This parameter is used to specify the number of days by which a contract is treated as Aged Contract. Input parameter value is numeric with no upper limit.
ASC_COL_SER_ENABLED_ IND	This parameter is used as the Collection Servicing Enabled Indicator.
CAC_DIRECTORY	This parameter is used to define the Oracle Directory Object Name for CAC file location.
CAC_PROCESSED_DIRECTORY	This parameter is used to define the Oracle Directory Object Name for CAC file location.
CHECK_PRINT_PREVIEW	Using this parameter we can allow preview of application in pdf form before printing. Input parameter value is Boolean (Yes/No).
CMN_AMOUNT_ROUND_ FACTOR	This parameter is used to define the rounding factor for applicable fields (in this case calculated amounts). Input parameter value is <b>ROUND AMOUNT TO 2 DECIMALS</b> . Currently system supports rounding factor 2 only.

Parameter	Description
CMN_AMOUNT_ROUND_ METHOD	This parameter is used to define the amount round method during system set-up and would be applicable for all calculated amounts (calculated fees, payment etc.) across the application. Input values are ROUND, RAISE and CUTOFF:
	<b>ROUND</b> : Rounded to nearest number higher or lower
	RAISE: Rounded to the nearest higher number
	<b>CUTOFF</b> : Truncate the digits without rounding or raising
CMN_APP_ACC_TITLE_ FN_LN	This parameter is used to set the Application or Account title in one of the formats – First/Last Name or Last/First Name. Input parameter value is Boolean (Yes/No). If <b>Yes</b> is chosen, title would be in the format – First/Last Name, else the other option.
CMN_APP_SERVER_HOME	This parameter is used to set the Application Server Home Directory. Input parameter value is user defined.
CMN_CURRENT_MODEL_YEAR	This parameter is used to default the Current Mode Year.
CMN_DEBUG_LEVEL	This is the Common Debug Level
CMN_DEBUG_METHOD	This parameter allows to define the location to which generic debug logs (other than Alert/Warning and GRI) are to be written. If set to <b>ADVANCE_QUEUE</b> , system writes the logs in Logs table and if set to <b>UTL_FILE</b> , system generates the alert log file.
CMN_FILE_PROCESS_TO_LOB	This parameter allows to define the location from where the incoming or outgoing files/documents are to be processed. If set to <b>Y</b> , system processes the data to/from LOB and if set to <b>N</b> , system processes the data to/from FILE.
	The same is used by the batch jobs available in SET-IFP (input file processing) Batch Job Set.
CMN_GL_POST_DT	This parameter is used to specify the General Ledger Posting date. If scheduler is enabled, it automatically updates this to current system date. Else Admin User would need to set this date manually to ensure correct posting dates in GL.
CMN_HTTP_PROXY_ PORT	This parameter is enabled to specify the port to be used for outgoing HTTP connections. Input parameter value is user defined.
CMN_HTTP_PROXY_SERVER	This parameter is enabled to specify the proxy server to be used for outgoing HTTP connections. Input parameter value is user defined. There exists an interdependency of this parameter with CMN_HTTP_PROXY_PORT mentioned above.



Parameter	Description
CMN_INT_360_ACCRUAL_DAYS_MTHD	This parameter is used to specify the interest accrual method for 360 days, to be used by the System for all calculations with interest. Currently two methods are supported. Input parameter value is <b>US</b> or <b>EU</b> representing American and European method of interest accrual for 360 days.
CMN_TEST_TOOL_LOGGING	This parameter is used to set testing tool logging parameter
CMN_SCHEMA_ID	This is used to specify the schema identifier for all users.
CMN_SCHEMA_NAME	This is used to specify the Oracle User Name for a specific schema. Input parameter value is user defined.
CMN_SCHEMA_PASSWORD	This captures the password for Oracle, for the specific schema. Input parameter value is user defined. This parameter need not be enabled when in Oracle Network.
CMN_SERVER_HOME	This parameter captures the Server Home Directory. Input parameter value is user defined.
CMN_SERVER_TEMP_DIR	This parameter is used to specify the temporary directory on the server along with the path. Input parameter value is user defined.
CMN_SER_ENVIRONMENT_ FILE	This parameter captures the environment file (and its path) for running the Operating System commands from Job Service. Input parameter value is user defined.
CMN_WALLET_PASSWORD	This parameter is used to specify the common wallet password. Input parameter value is user defined.
CMN_WALLET_PATH	This parameter is used to specify the common wallet path for oracle database. Input parameter value is user defined.
CPP_NO_OF_PROMISES	This parameter is used to define the maximum number of promises/chances allowed for a customer who is delinquent and promises to pay. Input parameter value is numeric with no upper limit.
CPP_PROMISE_HELD_DAYS	This parameter is used to define the maximum number of days after the promises made by the customer to pay are broken to initiate further actions. Input parameter value is numeric with no upper limit.
CRD_CHS_BIN	This parameter holds the value of the credit card BIN (Bank Identification Number for Credit Cards), for CHASE interface. Input parameter value is user defined. (P.S: OFSLL supports CHASE interface for credit card payments processing)
CRD_CHS_CUR_CODE	This parameter is used to specify the currency code of the transacting currency for CHASE interface. Input parameter value is user defined.



Parameter	Description
CRD_CHS_DIR_PATH	This parameter is used to specify the directory path for CHASE payment interface for Credit Cards. Input parameter value is user defined.
CRD_CHS_IND_TYPE	This is used to specify the industry type for CHASE payment interface for Credit Cards. Input parameter value is user defined.
CRD_CHS_MERCHANT_ ID	This captures the merchant ID number for CHASE payment interface for Credit Cards. Input parameter value is user defined.
CRD_CHS_REMOTE_HOST_NAME	This captures the remote host name for seeking approvals for CHASE payment interface. Input parameter value is user defined.
CRD_CHS_SEC_REMOTE_HOST_NAME	Similar to the previous parameter this captures the secondary remote host name of CHASE interface for seeking approvals for credit card payments. Input parameter value is user defined.
CRD_CHS_TIMEOUT	This parameter is used to define the timeout limit when polling the interface for processing credit card payments. Input parameter value is numeric.
CRD_CHS_USR_ID	This parameter captures the user id for CHASE interface which is required whenever the System needs to access/ seek authorizations/process payments for credit cards etc. Input parameter value is user defined.
CRD_PTB_REMOTE_HOST_NAME	This is the Protobase Remote Host Name
CRD_PTB_REMOTE_HOST_PORT	This is the Protobase Remote Host Port
CRD_PTB_TIMEOUT	This is the Protobase Timeout Value
CRD_SOURCE_TYPE_CD	This is the Source Type Code
DDT_CREATE_DUE_ DATE_HISTORY	This parameter must be enabled to create a due date history for any account. Due date history sub tab under Transaction history displays the delinquency history of an account in a tabular format detailing Due date, Due Amount, Last Payment date, Payment Amount, Balance Amount, Days past due and Payment received flag. The input parameter value for this parameter is Boolean (Yes/ No).
DECISION_BUY_RATE_TOLERANCE	This parameter is used to define the variance in buy rate
EDF_DIALER_ACCT_TYPE	This parameter is used to set up the account number reference for the dialer file to pick-up records for Auto dialer interface. Input parameter value is account number.
FLL_BPEL_PROCESS	This parameter is set to use BPEL process in OFSLL. Input parameter value is Boolean (Yes/No).
ICA_INPUT_FILE_FORMAT	This parameter is used to define the input call activity file format
IFD_DIRECTORY	This parameter is used to define the Oracle directory object name for IFD file location
IFD_PROCESSED_DIRECTORY	This parameter is used to define the Oracle directory object name for IFD file location



Parameter	Description
INCOMING_LOB_PURGE_DAYS	This parameter is used to define the incoming process file table purge days
INPUT_DIRECTORY	This parameter is used to define the Oracle directory object name for INPUT file location
ITU_DIRECTORY	This parameter is used to define the Oracle directory object name for ITU file location
ITU_PROCESSED_DIRECTORY	This parameter is used to define the Oracle directory object name for ITU file location
IVR_DIRECTORY	This parameter is used to define the Oracle directory object name for IVR file location
IVR_PROCESSED_DIRECTORY	This parameter is used to define the Oracle directory object name for IVR file location
JSC_TIMEOUT	This parameter is used to set the polling interval for job scheduler. Input parameter value is numeric. To check whether it represents minutes/seconds.
JSV_ARCHIVE_SERVER_CONFIG	This parameter is used to set the configuration file for reports archive server. Input parameter value is user defined.
JSV_ARCHIVE_SERVER_URL	This parameter is used to specify the archive server url. Input parameter value is user defined.
JSV_BI_PASSWORD	This parameter is used to define the BI Publisher Password
JSV_BI_USER	This parameter is used to define the BI Publisher User ID
JSV_TEMPORARY_DIRECTORY	This parameter is used to define Oracle directory object name for Job Service Temp file location
JSV_BI_PASSWORDJSV_REPORTS_RUNTIME	This parameter is to specify the reports runtime program. Input parameter value is user defined.
JSV_REPORTS_RUNTIME_CMDFILE	This parameter is used to specify the reports runtime command file. Input parameter value is user defined.
JSV_REPORTS_SERVER_CONFIG	This parameter is used to specify the configuration file for reports server. Input parameter value is user defined.
JSV_REPORTS_SERVER_URL	This is used to specify the URL for the reports server. Input parameter value is user defined.
JSV_REPORT_ARCHIVE_DIRECTORY	This is used to specify the path and directory of Reports archive, input parameter value being numeric.
JSV_SMTP_SERVER	This parameter specifies the SMTP server used by job service for sending email messages. Input parameter value is user defined.
JSV_TIMEOUT	This is to specify the polling interval for the job service during time out. Input parameter value is numeric. To check whether it represents minutes/ seconds.
JSV_USE_BI_PUBLISHER	This parameter defines whether BI publisher should be used to process reports are not. Input parameter value is Boolean (Yes/No).



Parameter	Description
JSV_USE_REPORTS_SERVER	This parameter is used to specify whether reports server from job service should be used or not. Input parameter value is Boolean (Yes/No).
LBX_TXN_GROUPING_CNT	This parameter is used to specify the no. of records per batch for payment transactions and lock box batch records. Input parameter value is numeric.
LCO_COL_LETTER1_GEN_DAYS	This parameter specifies the number of days post which first collection letter should be generated for accounts with dues unpaid. Input parameter value is numeric.
LCO_COL_LETTER2_GEN_DAYS	This parameter specifies the number of days post which second collection letter should be generated for accounts with dues unpaid. Input parameter value is numeric.
LCO_COL_LETTER3_GEN_DAYS	This parameter specifies the number of days post which third collection letter should be generated for accounts with dues unpaid. Input parameter value is numeric.
LIEN_RELEASE_DAYS	This parameter is used to define the Lien Release Days
LOCKBOX_DIRECTORY	This parameter is used to define the Oracle directory object name for Lockbox file location
LOCKBOX_PROCESSED_DIRECTORY	This parameter is used to define the Oracle directory object name for processed Lockbox file location
LOR_ADVERSE_ACTION_GEN_DAYS	This parameter is used to specify the number of days after the third collection letter post which the adverse action letter is to be generated. Input parameter value is numeric.
LOG_LOB_PURGE_DAYS	This parameter is used to log files header table purge days
MAX_AGED_TXN_AUTHORIZE_ DAYS	This parameter is used to specify the maximum number of days within which a transaction should be authorized. Input parameter value is numeric and represents the number of days.
MAX_VOID_TXN_AUTHORIZE_DAYS	This parameter is used to set the maximum days to authorize transaction
OCP_CUSTOMER_PMT_SITE_ID	This parameter is used to set the customer payment extract file site id
OCP_INCLUDE_ACH_ACC	This parameter is used to set the customer payment extract including ach accounts
OUTGOING_LOB_PURGE_DAYS	This parameter is used to define the outgoing process file table purge days
OUTPUT_DIRECTORY	This parameter is used to define Oracle directory object name for OUTPUT file location
PAC_ARCHIVE_DAYS	This parameter is used to define number of days for periodic archiving of account. Input parameter value is numeric.
PAC_OARCHIVE_DAYS	This parameter is used to define the number of days for archiving accounts from <b>O</b> tables i.e. old tables. Input parameter value is numeric



Parameter	Description
PAP_ARCHIVE_DAYS	This parameter is used to define the number of days for archiving applications on a periodic basis. Input parameter value is numeric.
PAP_OARCHIVE_DAYS	This parameter is used to define the number of days for archiving applications from <b>O</b> tables. Input parameter value is numeric.
PCU_CHECK_REFUND_DAYS	This parameter is used to specify the maximum number of days within which an overpayment from the customer can be refunded. Input parameter value is numeric.
PDC_PRE_PROCESS_DAYS	This parameter value will define the number of days prior to the due day, regular account PDC process should be initiated. Input parameter value is numeric.
PENDING_PDC_DAYS	This parameter value will define the number of days before the initiation day for pending PDC accounts.
PGL_ARCHIVE_DAYS	This parameter defines the number of days, post which the transactions in GL would be archived. Input parameter value is numeric.
PGL_OARCHIVE_DAYS	This parameter is used to define the number of days, post which the transactions in GL will be moved to the <b>O</b> tables. Input parameter value is numeric.
PJR_PURGE_DAYS	This parameter is used to specify the days post which the job requests are to be purged. Input parameter value is numeric.
POD_PURGE_DAYS	This parameter is used to define the number of days after which the Output data file headers are to be purged. Input parameter value is numeric.
PPA_ARCHIVE_DAYS	This parameter is used to specify number of days after which pools and its transactions archiving is to be done to <b>O</b> tables. Input parameter value is numeric.
PPA_OARCHIVE_DAYS	This parameter is used to specify number of days after which pools and its transactions archiving is to be done to <b>OO</b> tables. Input parameter value is numeric
PPR_ARCHIVE_DAYS	This is used to specify the days for archival of producers details on a regular basis. Input parameter value is numeric.
PPR_OARCHIVE_DAYS	This is used to specify the days after which the producers details from <b>O</b> tables need to be archived. Input parameter value is numeric.
PPX_ARCHIVE_DAYS	This is used to specify the days after which producer transactions are to be archived. Input parameter value is numeric.
PPX_OARCHIVE_DAYS	This is used to specify the days after which the producer transactions are to be moved from <b>O</b> tables. Input parameter value is numeric.
PJR_COPY_PURGED_DATA	This parameter is used to copy data into purge tables.



Parameter	Description
PST_ARCHIVE_DAYS	This parameter specifies the number of days for which the statements are to be archived. Input parameter value is numeric.
PST_OARCHIVE_DAYS	This parameter specifies the number of days for which the statements are to be archived in the <b>O</b> tables. Input parameter value is numeric.
PTT_PURGE_DAYS	This is used to specify the number of days after which the PTT table is to be purged. Input parameter value is numeric.
PTX_ARCHIVE_DAYS	This parameter is used to specify the number of days the transactions are to be archived. Input parameter value is numeric.
PTX_OARCHIVE_DAYS	This parameter is used to specify the number of days after which the archived transactions from <b>O</b> tables are to be moved. Input parameter value is numeric.
PUL_PURGE_DAYS	This parameter is used to specify the number of days post which the User login details are to be purged. Input parameter value is numeric.
PVA_ARCHIVE_DAYS	This parameter stores the number of days for archival of regular vendor assignments. Input parameter value is numeric.
PUP_ARCHIVE_DAYS	This parameter stores the number of days for archival of transaction upload. Input parameter value is numeric.
PUP_OARCHIVE_DAYS	This parameter is used to specify the number of days after which the archived transactions from <b>O</b> tables are to be moved. Input parameter value is numeric.
PVA_OARCHIVE_DAYS	This parameter value specifies the number of days for archival of vendor assignments from <b>O</b> tables to <b>OO</b> tables. Input parameter value is numeric.
PVI_ARCHIVE_DAYS	This parameter is used to specify the number of days for which the regular vendor invoices are to be archived. Input parameter value is numeric.
PVI_OARCHIVE_DAYS	This parameter is used to specify the number of days post which the regular vendor invoices are to be moved from <b>O</b> tables to <b>OO</b> tables. Input parameter value is numeric.
RAC_LOAD_FREQUENCY	This parameter is used to specify Accounts RDH Load Frequency
RAP_LOAD_FREQUENCY	This parameter is used to specify Applications RDH Load Frequency
RAT_LOAD_FREQUENCY	This parameter is used to specify Asset Tracking RDH Load Frequency
RBK_LOAD_FREQUENCY	This parameter is used to specify Bankruptcy Details RDH Load Frequency
RCA_LOAD_FREQUENCY	This parameter is used to specify Call Activities RDH Load Frequency
RCH_LOAD_FREQUENCY	This parameter is used to specify Deficiency Details RDH Load Frequency



Parameter	Description
RCO_LOAD_FREQUENCY	This parameter is used to specify Contracts RDH Load Frequency
RFO_LOAD_FREQUENCY	This parameter is used to specify Repo- Foreclosure RDH Load Frequency
RPR_LOAD_FREQUENCY	This parameter is used to specify Producers Rdh Load Frequency
RST_LOAD_FREQUENCY	This parameter is used to specify Setup Data RDH Load Frequency
RTX_LOAD_FREQUENCY	This parameter is used to specify Txns RDH Load Frequency
SALESAGENT_MAIL_SEND_IND	This parameter is used to specify whether decision fax needs to be sent to sales agent (yes/no)
SCORING_PARAMETER_ ALERT	This parameter is used to set the scoring parameter alert
SQL_DIRECTORY	This parameter is used to set the Oracle directory object name for SQL file location
TES_ANA_PRE_PROCESS_CYCLES	This parameter is used to specify the pre-process cycles required for Escrow analysis. Input parameter value is numeric.
TES_DSB_ANALYSIS_PERCENT	This parameter is used to specify the percentage for escrow disbursements. Input parameter value is numeric.
TES_DSB_PRE_PROCESS_DAYS	This is used to specify the number of days for pre- process for escrow disbursements. Input parameter value is numeric.
TPE_AMORTIZE_ACCRUED_INT_ONLY	This parameter is used to specify that system has to amortize accrued interest at month end
TPE_APPLY_LTC_FROM_CURR_DUE_DT	This parameter is used for pyramid law fee method to apply late charge from current due date
TPE_ESC_ANALYSIS_ DELQ_AMT	Parameter considers billed but uncollected amount for escrow analysis
TPE_EXCESS_PAYMENT_TO_MEMO	Excess payment on the account will be moved to memo payment.
TPE_EXCLUDE_ESC_LTC	This parameter defines whether escrow should be included or excluded while calculating late charge. Input parameter value is Boolean (Yes/No).
TPE_EXT_CYCLES_BACKDATED	This parameter is used to define the maximum extension cycles allowed for back dating. Input parameter value is numeric with no upper limit
TPE_FUTURE_PAYOFF_DAYS	The value specified in this parameter validates the <b>Valid Up to Date</b> with <b>Payoff quote</b> during monetary transactions posting.
TPE_GL_REFUND_ HOLD_DAYS	This parameter is used to define the number of days the non-refunded amount can be held in GL. Input parameter value is numeric.
TPE_MAX_CYCLES_BACKDATED	This parameter is used to define the maximum cycles that are allowed for back dating in OFSLL. Input parameter value is numeric.



Parameter	Description
TPE_MIN_1098_INT_AMT_PAID	This parameter is used to specify the lower limit or minimum interest amount paid for 1098 i.e. Mortgage Interest Statement. In the US, FIs need to report mortgage interest of \$600 or more received from individuals, during the course of their business. Input parameter value is 600, the minimum value above which reporting by FI is required in form 1098 for each mortgage account.
TPE_OLDEST_DUE_DT_NEW_MTHD	This parameter is enabled to specify whether new method for calculation of oldest due date based on given data should be used or not. Input parameter value is Boolean (Yes/No).
TPE_PAID_TO_CLOSE_DAYS	This parameter is used to specify the number of days allowed post which a paid account would be closed. Input parameter value is numeric.
TPE_PAYMENT_TO_MULTI_ACCOUNTS	This parameter is enabled to allow one payment for dues in multiple accounts. Input parameter value is Boolean (Yes/ No).
TPE_PAYOFF_VALID_THRU_DAYS	This parameter is used to specify the number days the pay-off quote is valid by default. i.e. if the parameter is set as <b>7</b> , the payoff quote is valid for 7 days and customer can pay the quoted amount as final closure amount within those days. Input parameter value is numeric.
TPE_PMT_POST_EOD	This parameter is used to allow payments when the batch process for End of Day is running. Input parameter value is Boolean (Yes/No). If this is set to <b>Y</b> , payments can be allowed during EOD.
TPE_SCHGOFF_DLQ_DAYS	This parameter is used to define the number of delinquent days to treat an account for SCHGOFF (charge – off). Input parameter value is numeric. (To verify)
TPE_SCHGOFF_REVIEW_DAYS	This parameter is used to define the number of days allowed for review of SCHGOFF accounts. Input parameter value is numeric.
TPE_SCRA_DEFAULT_INTEREST_RATE	This parameter is used to define the default interest rate that is to be applied for customers who are in military duty. OFSLL will apply the lower of the prevailing interest rate or SCRA default interest rate specified through this parameter. Input parameter value is numeric (in this case 6, which is interest rate to be applied for SCRA accounts.
TPE_SHOW_BACKDATE_WARNING	This parameter is used to define whether a warning message is to be shown if monetary transaction is backdated.
TPE_STM_INC_ALL_TXNS	This parameter is enabled to define whether all transactions should be included in the statements or otherwise. Input parameter value is Boolean (Yes/No).
TPE_STOP_COMP_DELQ _DAYS	This parameter is used to stop computation when delq days > 60
TPE_TXN_POST_DEFAULT_GLDATE	This parameter is used to default GL date in date type parameters during txn posting (y/n)



Parameter	Description
TPE_VOID_TO_CLOSE_DAYS	This parameter is used to define the number of days allowed for closing Void accounts. Input parameter value is numeric.
UIX_DEFAULT_IMAGE_PATH	This parameter is used to define the default image directory maintained for the purpose of online attachment of document images to an application using documents maintenance section under Account documentation. Input parameter value is user defined.
UIX_INCOMING_FILE_PATH	This parameter is used to specify incoming file path of app server
UIX_LOCAL_COUNTRY_CD	Through this parameter we can set the local country where an FI has multiple branches across different geographies. Input parameter value is user defined.
UIX_LOCK_UNLOCK_AND_COPY	This parameter is used to enable the user interface lock / unlock and copy features. Input parameter value is Boolean (Yes/No).
UIX_MAX_ACC_SEARCH_ROWS	This parameter is used to specify the maximum number of account rows to be returned for search functionality. Input parameter value is numeric.
UIX_MAX_APP_SEARCH_ROWS	This parameter is used to specify the maximum number of application rows to be returned for search functionality. Input parameter value is numeric.
UIX_OUTGOING_FILE_PATH	This parameter is used to specify outgoing file path of app server
UIX_REPORTS_SERVER_CONFIG	This parameter can be used to specify the user interface reports server configuration file. This is not required for OFSLL.
UIX_REPORTS_SERVER_URL	This parameter sets the URL for Reports server. Input parameter value is user defined.
UIX_UTILITIES_SERVLET_URL	This parameter can be used to specify the User Interface utilities servlets URL. This is not required for OFSLL.
UPR_PRO_NBR_SYS_GENERATED	This parameter can be used to specify whether producer number should be system generated or seek input from user. Input parameter value is Boolean (Yes/No). Generally this is set to yes for system generation.
VEV_NADA_TOKEN_URL	This parameter is used to set the token URL for vehicle evaluation interface NADA. Input parameter value is user defined.
VEV_NADA_UPDATE_DAY	This parameter is used to specify the day of the month to update the vehicle evaluations every month. Input parameter value is numeric.
VEV_NADA_URL	This parameter is used to set the URL for vehicle evaluation interface NADA. Input parameter value is user defined.
VEV_NADA_USER_ID	This parameter is used to specify the User id for login to the NADA interface. Input parameter value is user defined.



Parameter	Description
VEV_NADA_USER_PASSWORD	This parameter is used to specify the password for login to the NADA interface. Input parameter value is user defined.
VEV_VALUATION_REGION	This parameter is used to define the default region for vehicle evaluation. Input parameter value is the region name, and is user defined.
VEV_VALUATION_SOURCE_CD	This parameter is used to specify the default vehicle evaluation source code. Input parameter value is user defined. A number of parameters are possible in OFSLL as below:
	1. Appraisal Company
	2. Broker
	3. BUC GUIDE
	4. DATA QUICK
	5. NAMS/SAMS SURVEY – USED
	6. REALTOR
	7. NADA INTERFACE USED CARS
	8. BLACKBOOK INTERFACE USED CARS
	9. KELLY INTERFACE
	10. NADA – NEW
	11. NADA – USED
	12. KELLY NEW BLUE BOOK
	13. KELLY USED BLUE BOOK
	14. INVOICE
	15. BLACK BOOK
	16. NADA INTERFACE COMMERCIAL TRUCKS
	17. COMPANY INVOICE
	18. GOLD BOOK
	19. GALVS
	20. OTHER
	<b>21.</b> ALG
WFP_DIRECTORY	This parameter is used to specify the Oracle directory object name for WFP file location.
WFP_MAX_CYCLES_BACKDT	This parameter is used to specify the back dated cycles date for WFP.
WFP_PROCESSED_DIRECTORY	This parameter is used to define oracle directory object name for wfp file location.
WFP_REVERSE_TXN_IND	This parameter is enabled to define the WFP reversal indicator. Input parameter value is Boolear (Yes/No).



Parameter	Description
XAE_DEALUPD_MAX_ALLOWED_DAYS	This parameter is used to define the max allowed days for Deal Update.
XAE_DEALUPD_ALLOWED_IND	This parameter is used to indicate whether deal update is allowed or not.
OUTBOUND_CALL_Q	This parameter is used to generate reports (including emailing statements/letters) using Application Server instead of Database server.
ACA_PRE_PROCESS_DAYS_FIRST	This parameter is used to configure the number of days before the debit day for ACH process in first time/ one-time case.
IPR_PROCESSED_DIRECTORY	This parameter is used to define the Oracle directory object name for processed IPR file location
IPR_DIRECTORY	This parameter is used to define the Oracle directory object name for IPR file location
UIX_PWD_MGMT_EXTERNAL_URL	This parameter is used to set external password management url, if applicable.
UIX_PWD_MGMT_EXTERNAL	This parameter is used to define the parameter if password management is external. (SET Y IF PASSWORD MANAGEMENT IS EXTERNAL (Y/ N)).
ICU_PROCESSED_DIRECTORY	This parameter is used to define the Oracle directory object name for processed ICU file location
ICU_DIRECTORY	This parameter is used to define the Oracle directory object name for ICU file location
UIX_BILL_CYCLE_ALLOWED_IND	This parameter is used to indicate whether Billing cycle is allowed at the application level
CMN_EOD_SLEEP_MINS	This parameter is used to set in minutes the EOD sleep time
CMN_CORE_BANK_TXN_CD	This parameter is used to set code for OFSLL and Core Banking integration
ICC_DLQ_AMT_EXCLUDED	This parameter enabling will exclude delinquency amount for CASA account
CMN_CORE_BANK_IND	This parameter is used to set whether OFSLL can integrate with Core Banking.
BKRP_FILE_REC_LIMIT	This parameter is used to set the limit of total number of records allowed to be added in the <b>Input</b> <b>Data File</b> shared from external interface.
	<b>Note:</b> If the number of records exceeds the set limit, multiple <b>Input Data Files</b> are to be created.
UVN_VEN_NBR_SYS_GENERATED	This parameter is used to validate if <b>Vendor</b> <b>Number</b> has to be auto generated (if set to <b>Y</b> ) or to be specified manually in the Vendor details screen.

Parameter	Description
METRO_WITHOUT_COLL_IND	This parameter indicates whether Metro II reporting is handled without OFSLL Collections module being used. If the parameter value is set as Y i.e. collection module is not used, system updates the collateral status directly as part of <b>REPO</b> call activity.
	However when Collections module is being used, the Collateral status is tracked with the repossession details updated in <b>Repo/Foreclosure</b> screen of Collections module.
METROII_FIRST_DELQ_DT_ADD_DAY	This parameter is used to calculate the first delinquency date that needs to be reported in the Metro II reporting file.
	By default the parameter is <b>disabled</b> indicating that the initial delinquency date calculated by the system is used for Metro II reporting. The same needs to be enabled to add the parametrized number of days to the system calculated first delinquency date for the Metro II reporting purpose.
DAYS_TO_PULL_CRB_ REPORT	This parameter is used to configure the number of days permitted to pull a Bureau report from the same company and for the same customer.
XWS_ACS_RESP_MULTI_RECORD_IND	This parameter is used to indicate if multiple records exist in the response file received for account search.
	Accordingly, when there are multiple records found and this parameter is enabled and set to <b>No</b> (default), system displays an error message <b>Too</b> <b>Many Records Found. Please Refine Search by</b> <b>Adding One More Parameter</b> .
	However, when this parameter is set to <b>Yes</b> , system only indicates that there are multiple records/rows in response file.
GRI_DLQ_DAYS_AUTO_STATUS_CHG	This parameter is used to define the delinquency days which inturn is used to automatically update the status of a work order to <b>PENDING ON HOLD</b> status.
TPE_PMT_POSTING_CLS_ACCOUNT	This parameter is used to define the payment posting criteria for Closed - Paid Off/ Charged-off accounts.
	Accordingly, OFSLL accepts payment posting on closed accounts only when the parameter is set to <b>Y</b> and all the payments received through Payment Entry screen or <b>Payment Upload</b> file are posted to a <b>Suspense</b> account.



Parameter	Description
TPE_BACKDT_PMT_ POSTING	<ul> <li>This parameter is used to define the payment posting criteria for backdated payments for the following type of account conditions:</li> <li>Paid off</li> <li>Charged-off</li> <li>Account under activation</li> <li>Account under conversion</li> <li>Non-performing Account</li> <li>PC2 SI (Pre-computed to Simple Interest) Reschedule</li> <li>Accordingly, OFSLL accepts backdated payment</li> </ul>
	posting only when the parameter is set to <b>Y</b> and all the payments received through Payment Entry screen or <b>Payment Upload</b> file are posted to a <b>Suspense</b> account.
EXP_PA_SOFT_PULL_IND	This parameter when enabled allows <b>Soft Pull</b> Credit Bureau request, specifically for Experian Premier Attribute Consumer Report without impacting the consumer FICO score.
PMT_BATCH_POSTING	This parameter (PAYMENT BATCH POSTING PREFERENCE) is used to define the status of payment transactions which are uploaded in bulk through a batch process.
POOL_ACTIVE_ACCOUNTS_ONLY	This parameter controls the type of accounts that can be added to a Securitization Pool and allows adding only <b>Active</b> status accounts since the same is enabled (value set to <b>Y</b> ) by default. To add accounts with other status such as Active, Paid Off Charged Off, Void, Terminate. and so on, set the value of system parameter to <b>N</b> .
AUTO_GEN_ACC_NBR_CONV	This parameter is used for conversion accounts to decide option of account number generation. If the value of parameter is set to <b>Y</b> the account number is automatically generated in OFSLL during conversion and if the value is <b>N</b> , then external reference number (generated in third party system) itself is appended as the account number.
OUTBOUND_DLR_ TRACK_Q	This parameter defines the settings for batch job SET_XPR to either use MDB (Message Driven Bean) flow (if value set to Y) or existing work flow (if value set to N) to dump producer details maintained in the system into Dealer Track.
	MDB flow generates outbound JMS message though the configured MDB interface and can avoid current database outbound calls and session timeout.
	In the existing workflow, the database makes synchronous outbound calls to producer data dump web service, to dump the data and acknowledge the database with the status (success or failure).

Table C-1	(Cont.)	System	Parameters
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Parameter	Description
OUTBOUND_ROUTEONE_Q	This parameter defines the settings for batch job <b>SET_XPR</b> to either use MDB (Message Driven Bean) flow (if value set to <b>Y</b> ) or existing work flow (if value set to <b>N</b> ) to dump producer details maintained in the system into ROUTEONE.
	MDB flow generates outbound JMS message though the configured MDB interface and can avoir current database outbound calls and session timeout.
	In the existing workflow, the database makes synchronous outbound calls to producer data dump web service, to dump the data and acknowledge the database with the status (success or failure).
GRI_WEBSERVICE_LOG_IND	This parameter is used to decide on logging GRI (Generic Recovery Interface) communications. If enabled, system logs all the GRI related web service communications between OFSLL and external interfaced system.
	The recorded logs can be viewed in Dashboard > System Monitor > Database Server Log Files tab by selecting <b>Interfaces</b> view option.
PVE_ARCHIVE_DAYS	This parameter stores the number of days for archival of regular vendors. Input parameter value is numeric.
PVE_OARCHIVE_DAYS	This parameter is used to specify the number of days post which the regular vendors are to be moved from <b>O</b> tables to <b>OO</b> tables. Input paramete value is numeric.
LBX_DR_CR_VALIDATE_AMT_IND	This parameter (VALIDATE LOCKBOX DR/CR BATCH TOTALS) is used to facilitate NACHA file validation. Based on the status of the parameter, system is either allowed to validate the file or process without validation.
PAP_PURGE_DAYS	This parameter allows to define the number of days after which the application data from archival folders are to be deleted permanently. Purging happens based on elapsed number of days i.e. if value is set to 60 days, only those records which are older by 60 days in archival folder are deleted.
PAC_PURGE_DAYS	This parameter allows to define the number of days after which the accounts data from archival folders are to be deleted permanently. Purging happens based on elapsed number of days i.e. if value is se to 60 days, only those records which are older by 60 days in archival folder are deleted.
CMN_SED_FILE_PROCESS_TO_LOB	This parameter allows to define the location from where the incoming or outgoing seed data is to be processed. If set to $\mathbf{Y}$ , system processes the data to/from LOB and if set to $\mathbf{N}$ , system processes the data to/from FILE.



Parameter	Description
CMN_EDF_FILE_PROCESS_TO_LOB	This parameter allows to define the location from where the incoming or outgoing data from Dialer Interface is to be processed. If set to <b>Y</b> , system processes the data to/from LOB and if set to <b>N</b> , system processes the data to/from FILE.
	The same is used by the batch jobs EDFADR_BJ_100_01 and EDFIVR_BJ_100_01 which are available in SET-EDF Batch Job Set.
CMN_FAX_FILE_PROCESS_TO_LOB	This parameter allows to define the location from where the incoming or outgoing Fax data is to be processed. If set to <b>Y</b> , system processes the data to/from LOB and if set to <b>N</b> , system processes the data to/from FILE.
CMN_RED_FILE_PROCESS_TO_LOB	This parameter allows to define the location from where the outgoing details of Data Masking Policy (i.e. Redaction policy output file) is to be processed. If set to $\mathbf{Y}$ , system processes the data from LOB and if set to $\mathbf{N}$ , system processes the data from FILE.
CMN_WFP_FILE_PROCESS_TO_LOB	This parameter allows to define the location from where the incoming or outgoing WFP Unit details are to be processed. If set to <b>Y</b> , system processes the data to/from LOB and if set to <b>N</b> , system processes the data to/from FILE.
	The same is used by the batch job WUPPRC_BJ_132_01 available in SET-WFP Batch Job Set.
CMN_AUD_FILE_PROCESS_TO_LOB	This parameter allows to define the location from where the outgoing Audit scripts are to be processed. If set to $\mathbf{Y}$ , system processes the data from LOB and if set to $\mathbf{N}$ , system processes the data from FILE.
CMN_LBT_FILE_PROCESS_TO_LOB	This parameter allows to define the location from where the incoming or outgoing Lockbox files are to be processed. If set to <b>Y</b> , system processes the data to/from LOB and if set to <b>N</b> , system processes the data to/from FILE.
	The same is used by the batch jobs LBXPRC_BJ_100_01 and LBXSEP_BJ_100_01 available in SET-LBT Batch Job Set.
CMN_ODD_FILE_PROCESS_TO_LOB	This parameter allows to define the location from where the outgoing ODD or Output Data Dump files are to be processed. If set to $\mathbf{Y}$ , system processes the data from LOB and if set to $\mathbf{N}$ , system processes the data from FILE.
	The same is used by the batch job ODDPRC_BJ_000_01 available in SET-ODD3 Batch Job Set.



Parameter	Description
CMN_ALERT_DEBUG_ METHOD	This parameter allows to define the location to which Alert and Warning logs are to be written. If set to <b>ADVANCE_QUEUE</b> , system writes the logs in Logs table and if set to <b>UTL_FILE</b> , system generates the alert log file.
CMN_GRI_WS_DEBUG_ METHOD	This parameter allows to define the location to which GRI (Generic Recovery Interface) web service logs are to be written. If set to <b>ADVANCE_QUEUE</b> , system writes the logs in Logs table and if set to <b>UTL_FILE</b> , system generates the log file.
UIX_CUSTOMER_ BASED_PMT_IND	If this parameter is set to <b>Y</b> and is <b>Enabled</b> , system accepts posting direct payment to an account and also accepts customer based payments to all linked accounts.
	To facilitate customer based payments, <b>Customer/</b> <b>Business #</b> and <b>Payment Hierarchy</b> fields along with <b>Populate Accounts</b> button are enabled in <b>Payment Entry</b> screen to specify required values.
PMT_HIERARCHY_CODE	In this parameter, you can specify a payment hierarchy which is populated by default in Custome Details and Business Details (if applicable) screen after account activation.
	However, the specified value is selected by default only if there is a matching hierarchy definition enabled record maintained in Setup > Administration > User > Payment Hierarchy screen. Else, <b>Equal Amount</b> value is selected which in- turn adjusts the payment equally to all customer/ business linked accounts.
	<b>Note:</b> System does not consider this parameter value while <b>creating account using existing customer/business details</b> since the default selection is done during the creation of existing customer / business account.
EVI_MAX_RETRY_COUNT	This parameter records and controls the maximum attempts to re-trigger FAILED Webhook requests which cannot exceed more than 5 times. However, this parameter can be modified if the maximum re- trigger attempts is to be less than 5 times.
UIX_CUSTOM_LABEL_ENABLED_IND	This parameter indicates if the field label customizations are allowed i.e. ability to change label and provide access to fields in Label Configuration and Security User Access Definition Details screens.
	If set to Y, system refers data from database
	If set to <b>N</b> , system refers data from XLIB file.



Parameter	Description
UIX_MASTER_ACC_BASED_PMT_IND	If this parameter is set to <b>Y</b> and is <b>Enabled</b> , system accepts posting direct payment to a master account and also accepts master account based payments to all linked accounts.
	To facilitate master account based payments, Master Account # field is enabled in Payment Entry screen.
TPE_PMT_REFUND_CURRENCY_SRC_CD	This parameter indicates the currency in which payment refund has to be processed in the system as either <b>Payment Currency</b> or <b>Account</b> <b>Currency</b> . The same is considered during payment refund operation in Payment Maintenance screen.
AUTO_GEN_ACTIVE_TXN_CONV	This parameter if enabled, auto posts a dummy ACTIVE transaction on all <b>migrated accounts</b> during the schedule batch job run. This in-turn allows to post RESCISSION / VOID transaction specifically for migrated accounts by selecting the dummy transaction from Customer Service > Maintenance screen or Transaction History transactions tab,
	For more information, refer <b>Voiding an Account</b> section Servicing user guides.
FLL_CMN_JET_JWT_ENABLED_IND (JET JWT TOKEN ENABLE INDICATOR)	This parameter if set to <b>Y</b> , enables the <b>Account</b> <b>Dashboard</b> screen in Servicing LHS menu. This screen is based on Oracle JET framework and facilitates to view Account summary details maintained in the system. For information on screen functionality, refer to Servicing User Manuals and for details on deployment and configuration, refer to Installation Manuals.
FLL_CMN_JET_JWT_TOKEN_URL (JET JWT TOKEN GENERATION URL)	Define the value of the O-JET URL (app-shell application URL) in the format https:// <hostname>:<port no="">/ofsll-appshell/&lt; token&gt;</port></hostname>
FLL_SER_JET_ACC_CREATE_URL (JET SIMPLE ACCOUNT CREATE URL)	Define the value of the O-JET URL (app-shell application URL) in the format https:// <hostname>:<port no="">/ofsll-appshell? root=accountonboarding</port></hostname>
FLL_SER_JET_ACC_DASHBOARD_URL (JET ACCOUNT DASHBOARD URL)	Define the value of the O-JET URL (app-shell application URL) in the format https:// <hostname>:<port no="">/ofsll-appshell? root=accountdetailsdashboard</port></hostname>
FLL_SET_JET_INTELLIGENTSEG_URL (JET INTELLIGENT SEGMENTATION URL)	Define the value of the O-JET URL (app-shell application URL) in the format https:// <hostname>:<port no="">/ofsll-appshell? root=queuecreation</port></hostname>

Parameter	Description
ACCOUNT_PROCESSING_THRESHOLD (ACCOUNT ON-BOARDING ASYNCHRONOUS PROCESSING THRESHOLD)	This parameter allows to restrict the number of accounts that can be created <b>synchronously</b> using Account onboarding WebService.
	However, creating accounts asynchronously in the system is further processed by the below batch jobs based on valued defined in this parameter.
	SET-API2 (ASYNCHRONOUS ACCOUNT CREATION)
	<ul> <li>ACXVÁL_BJ_100_01 (VALIDATE IAPP TABS)</li> <li>ACXAAI_BJ_100_01 (ASYNCHRONOUS ACCOUNT CREATION)</li> </ul>
VTX_OUTBOUND_URL (OUTBOUND CALL URL FOR VERTEX)	This parameter defines the URL of the external adapter (Vertex) that is used to integrate with OFSLL.
VTX_VERSION (VERTEX VERSION)	This parameter defines the version of Vertex adapter that is required to be configured by the system.
AUTO_GEN_AGREEMENT_NBR (AUTO GENERATE AGREEMENT NUMBER FOR ACCOUNT ONBOARDING)	This parameter defines the mode by which agreement number is generated to an account. If set to $\mathbf{Y}$ , system generates the agreement number. If set to $\mathbf{N}$ , system accepts the external agreement number provided in Account on-boarding payload.
	<b>Note:</b> When system parameter is set to <b>Y</b> , the agreement number is also used as an identifier to validate the contract details and decide on which accounts should get same Agreement number.

#### Table C-1 (Cont.) System Parameters

# C.3 Organization Parameters

Organization parameters control the functions related to User login, password expirations, responsibilities and accessibility limits in the OFSLL system. Individual parameters can be created with different values for uniquely defined organizations, divisions, and responsibility combinations.

There are three more dimensions other than parameter name, description and enabling (similar to system parameters) as indicated below:

- 1. Organization
- 2. Division
- Responsibility

These dimensions help to define the applicability of the responsibility for specific User in an Organization across selected Divisions/departments.

When determining which parameter to use, OFSLL system selects the best match based on a hierarchical sort by the Organization, Division, and Responsibility fields, with values of **ALL** being a lower order match than an exact match.

While the system allows for Organization parameters to be defined at all three hierarchical levels (organization, division, and responsibility), not all will be applicable to each parameter.

Parameter	Description
MAX_PASSWORD_HISTORY_CHECK	This is used to set limit for number of times a password has been repeated during password change. This can be set for specific branches of the Organization, Divisions and Users based on responsibilities. Numeric value to be input to specify the limit.
UCS_GROUP_FOLLOWUP_DAYS	This parameter is used to set up the number of days range for Group follow-up field in customer service screen which displays the set of accounts that share same account condition as the selected account and bear the same customer ID. The pre- requisite for this is Group Follow-up indicator should be enabled in queue setup. Input value is numeric.
UCS_REVIEW_QUEUE_ALLOWED	This is used to specify whether review can be done by the specific responsibility (user group) without entering details in call activities/activities. Parameter value to be input is Boolean (Yes/No).
UIX_APP_VIEW_ALL_APPS	The system uses this parameter to determine which users have the ability to view all applications. The system selects the best match based on a hierarchical sort by Organization, Division and Responsibility fields, with values of <b>ALL</b> being a lower order match than an exact match. Input parameter value is Boolean (Yes/No).
UIX_HIDE_RESTRICTED_DATA	This is used to hide sensitive data relating to the Contract / Applicant to a specific group/ responsibility etc. Suppose there is a need to hide data relating to SSN, Bank account details etc. to a specific user responsibility who will not need such data, this parameter can be enabled with input value Boolean (Yes/No). If this parameter is set to Y, the details appear in a masked format (for e.g. SSN – XXXXX- 456)
UIX_SMTP_SERVER	This parameter is used to set up the email server for user interface. The input value would be <b>SETME</b> and check the <b>Enable</b> flag.
UIX_VIEW_SECURED_ACCOUNTS	This is used to specify whether an account can be viewed by a specific responsibility (users). Parameter value is Boolean (Yes/No) and when flagged as Yes, such accounts would be viewable only by users defined in the Organization, Division hierarchy with the specified responsibilities. For example, all employee accounts may not be viewable by all users and should be made available only to the HR department with specific responsibility levels.
	<b>Note:</b> While creating application, selecting appropriate applicant's classification would be essential for this parameter to be effective.

#### Table C-2 Organization Parameters



Parameter	Description
UIX_VIEW_SECURED_APPLICATION	This is used to specify whether an application can be viewed by a specific responsibility (users). Parameter value is Boolean (Yes/No) and when flagged as <b>Yes</b> , such applications would be viewable only by users defined in the Organization, Division hierarchy with the specified responsibilities. For example, all employee accounts may not be viewable by all users and should be made available only to the HR department with specific responsibility levels.
	<b>Note:</b> While creating application, selecting appropriate applicant's classification would be essential for this parameter to be effective.
ULG_DAY_END	This is used to specify the upper limit time in day for a user to be able to work in the System. Parameter value is numeric and range is 1-24, else system will throw error.
ULG_DAY_START	This is used to specify the lower limit time in day for a user to be able to work in the System. Parameter value is numeric and range is 0-24, else system wil throw error.
ULG_FAILED_LOGIN_TRIALS_MAX	This parameter is used to specify the maximum number of login trials allowed before disabling the User ID due to security reasons. Input parameter value is numeric with upper limit of 9999999999999.
ULG_INACTIVITY_DAYS_MAX	This parameter is used to specify the maximum number of days the User ID can be without utilization before disabling the User ID due to security reasons. Within the specified number of days the User Id must be utilized for sign in at least once. Input parameter value is numeric with upper limit of 999999999999.
ULG_PWD_CASE_SENSITIVE_REQ	This is used to allow all passwords to be case sensitive or otherwise. Input parameter value is Boolean (Yes/No). When this parameter is set as <b>NO</b> , password would be stored in Upper case. If this parameter is set to <b>N</b> then the ULG_PWD_LOWER_CHAR_REQ parameter should also be set to <b>N</b> .
ULG_PWD_CHANGE_DAYS_ACTUAL	This is used to set the maximum number of days after which system will force a password change, in cases where the User has not changed the password. Input parameter value is numeric with upper limit of 999999999999.
ULG_PWD_CHANGE_DAYS_PROMPT	This is used to set the maximum number of days after which system will prompt the User for password change, in cases where password has not been changed within the set period. Input parameter value is numeric.
ULG_PWD_LENGTH_MIN	This is used to set the minimum length of password string that is required. If this criterion is not met, system would throw an alert specifying minimum character length required to be input.

#### Table C-2 (Cont.) Organization Parameters



Parameter	Description
ULG_PWD_LOWER_CHAR_REQ	This is used to allow at least one lower case character in password strings. Input value is Boolean (Yes/No). Setting this as <b>NO</b> would mean passwords would be allowed in uppercase only.
ULG_PWD_NBR_REQ	This parameter allows setting password with at least one numeric character. Input value is Boolean (Yes/No) and setting this as <b>YES</b> would require passwords to have at least one numeric character.
ULG_PWD_SPECIAL_CHAR_REQ	This parameter is used to allow special characters like '\$', '#', '@', in passwords. Input value is Boolean (Yes/No) and setting this as <b>YES</b> would require passwords to have at least one special character.
ULG_PWD_UPPER_CHAR_REQ	This is used to allow at least one upper case character in password strings. Input value is Boolean (Yes/No). Setting this as <b>NO</b> would mean passwords would be allowed in lowercase only.
ULG_WEEK_END	This parameter enables to set the last day of the week when a user can have access to the system. Input parameter value is numeric ranging from 1 to 7. This is useful in business requirements where the Organization does not need a specific set of responsibilities (users) to not access the system on a weekend / week-off day etc.
ULG_WEEK_START	This parameter is used to set the start day of the week when a user is allowed to access the system. Input parameter value is numeric.
CRB_ERROR_VALIDATION_IND	This parameter is used to validate the Credit Bureau report generation request depending on the number of days permitted to pull a Bureau report from the same company and for the same customer and report as either warning/error.
	<ul> <li>When the number of days is less than or equal to the permitted days (as defined in parameter DAYS_TO_PULL_CRB_REPORT), system displays an Error message stating Bureau Report exists for the same Customer from the same Bureau for Account# XYZ along with list of account number(s) and/or application number(s). If not, a Warning message is display and request is accepted for processing.</li> <li>Note: Both CRB ERROR VALIDATION IND and</li> </ul>
	<b>DAYS_TO_PULL_CRB_REPORT</b> are to be enabled for Credit Bureau report processing.
OCP_CUST_PMT_PREF	This parameter MASTER ACCOUNT ROLLUP FOR PMT EXTRACT FILE is used to decide the basis of dues consolidation at master account level based on the parameter values selected. For more information, refer to <b>Outbound Customer</b> <b>Extracts To Payment Agencies Batch</b> section.

#### Table C-2 (Cont.) Organization Parameters



# C.4 Company Parameters

Company parameters control the processes associated with functions that vary for different companies and branches. These parameters address credit scoring, credit bureau interfaces, fax services, and fax generation.

Individual parameters may be set up with different values for uniquely defined company and branch combinations (i.e. these can be defined to the level of branches in each company or a group of companies in terms of applicability).

Parameter	Description
AUD_ADV_REASON_MODEL	This parameter is used to set-up default adverse action reasons for scoring models during set-up in the Parameters sub page. Whenever the flag <b>Bureau Score Reasons</b> is unchecked during credit bureau scoring model set-up, then automatically rejected applications scored using this scoring model picks up the Adverse Action Reasons from the Parameters sub page.
AUD_SCORING_METHOD	This parameter is used to set when/where the application scoring method has to be applied within the company. So when the parameter value is chosen as <b>primary applicant only</b> , the system will perform the application scoring for the primary applicant only and according to other applicable parameters specified. Other parameter input values are Minimum Score, Maximum Score, Minimum Tier (Grade), Maximum Tier (Grade).
AUD_SCORING_METHOD_IN_BUREAU	This parameter is used to define what value to be picked up for application scoring from the scores returned from the various bureaus. The input parameter values are Maximum Score and Minimum Score. If Maximum score is setup in company parameters, then for all applications where a bureau report is pulled, the system will pick-up the Maximum score from the different bureaus.
CBU_DATA_SET_SIZE	Parameter to define the metro 2 file data selection criteria, option values are monthly, Daily, weekly, semi monthly.
CBU_FILE_FORMAT	Metro 2 file format definition, user need to select from the parameter value drop down.
CMN_ASE_VALIDATE_MAKE_MODEL	This parameter is set up to specify to the system whether it needs to validate the asset make and model at the time of data entry. In parameter value is Boolean (Yes/No).
CMN_CMB_DEFAULT_PRINTER	This is used to define the default printer for printing. The input parameter value is the printer name. There is no LOV for this field. If no default printer is defined and the parameter enabled, the system would display <b>Undefined</b> .

#### Table C-3 Company Parameters



Parameter	Description
CMN_WEEKLY_NONBUSINESS_DAYS	This parameter is used to set-up the weekly holidays at the company level. The input parameter value is character string; if no details specified and parameter is enabled, system would display <b>UNDEFINED</b> .
COR_STORAGE_DIRECTORY	This parameter is used to specify the path/location for Oracle directory object template for correspondence documents. Input parameter value is <b>SETME</b> ; if none is specified and parameter enabled, <b>UNDEFINED</b> .
DBR_JOINT_INC_DEBT_WITH_2NDRY	This parameter defines whether system should consider income and debt details of the Spouse and Secondary Applicant along with that Primary Applicant. Input parameter value is Boolean (Yes/ No).
DBR_JOINT_INC_DEBT_WITH_SPOUSE	This parameter is used to define whether system should consider the income and debt details of Spouse alone along with that of Primary applicant details. Input parameter value is Boolean (Yes/No).
DDP_CRB_EXPIRATION_DAYS	This parameter is used to define the credit bureau report expiration days. So if this is set as 30, system will use all available credit bureau reports pulled which are not older than 30 days from current day, during de-dupe. Input value is numeric with no upper limit.
DDP_DEDUP_ DEBT_WITH_2NDRY	This parameter defines whether the system should dedupe credit bureau liabilities for Spouse and Secondary Applicants, in addition to de-duping Primary applicant's liabilities. Input parameter value is Boolean (Yes/No).
DDP_DEDUP_ DEBT_WITH_SPOUSE	This parameter defines whether the system should dedupe credit bureau liabilities for Spouse, in addition to deduping Primary applicant's liabilities. Input parameter value is Boolean (Yes/No).
DOT_STORAGE_DIRECTORY	This parameter is used to define the location/path of the Oracle Directory Object name for Account Document Loading. Input parameter value is <b>SETME</b> .
ECB_EDIT_FAIL_ANY_APL	This parameter is used to set the credit bureau edit to fail in case the bureau report for any of the applicant fails. Input parameter value is Boolean (Yes/No). So if this parameter is set to <b>YES</b> , the edit will fail even if one of the applicant's bureau score fails to qualify.
ECB_USE_APL_CURRENT_SCORE_CRH	This parameter is used to define whether the system should run the credit bureau edits only on the current scored applicant bureau. Input parameter value is Boolean (Yes/No).

Parameter	Description
LOR_AUTOMATIC_CON_FUND_FAX	This is used to define the decision fax generation when an application is funded. The input parameter value is Boolean (Yes/No), and when this is set as <b>YES</b> , system automatically generates the fax approval in the predefined template whenever an application is approved.
LOG_STORAGE_DIRECTORY	This parameter is used to define the Oracle storage directory. Input parameter value is user (System Administrator) defined.
LOR_AUTOMATIC_APPROVAL_FAX	This is used to define the decision fax generation when an application is approved. The input parameter value is Boolean (Yes/No), and when this is set as <b>YES</b> , system automatically generates the fax approval in the predefined template whenever an application is approved.
LOR_AUTOMATIC_REJECTION_FAX	This is used to define the decision fax generation when an application is rejected. The input parameter value is Boolean (Yes/No), and when this is set as <b>YES</b> , system automatically generates the rejection fax in the pre-defined template whenever an application is declined.
MAX_LEAD_DAY_AGE	This parameter is used to define the maximum no. of days, post which the sales lead would be considered cold. Input parameter value is numeric with no upper limit.
MULTI_OFFER	Through this parameter the multiple offers (sub-tab) in pricing can be enabled or disabled for a Company/Branch. Input parameter value is Boolean (Yes/No). If the flag is set as <b>Y</b> , the underwriter can view multiple offers and select one of them to be applied for the specific application.
MULTI_OFFER_MAX_NUMBER	This parameter is used to specify the maximum number of multiple offers that can be permitted for an application. Input parameter value is numeric with no upper limit. If MULTI_OFFER company parameter is set as <b>N</b> , this parameter can be ignored as there is no use specifying a value.
MULTI_OFFER_MAX_TERM	This company parameter sets the maximum term (as in no. of instalments, whichever billing cycle is selected) for which multiple offers are calculated and displayed during pricing. Input parameter value is numeric.
MULTI_OFFER_ MIN_TERM	This company parameter sets the minimum term (as in no. of instalments, whichever billing cycle is selected) for which multiple offers are calculated and displayed during pricing. Input parameter value is numeric.
MULTI_OFFER_PMT_TOLERANCE	For Multi offer variance in payment is defined in this parameter.
MULTI_OFFER_TERM_VAR	For multi offer Term variance will be defined in the parameter.
PRESENT_VALUE_COMPUTE_RATE	This parameter will perform Present Value Computation Rate (Inflation/Discounting Rate).



Parameter	Description
RATE_CHG_LTR_PRE_PROCESS_DAYS	This parameter is used to set up the number of days prior to rate change effective date to generate rate change letters in order to provide advance intimation to customers. Input parameter value is numeric with no upper limit.
STM_GEN_AFTER_MATURITY_IND	This parameter is used to enable the statement generation for an account after the maturity date but Account remains unpaid. Input parameter value is Boolean (Yes/No). If this is set to <b>Y</b> , statements will get generated for accounts that remain unpaid even after maturity.
UIX_RUN_AAI_ACT	This parameter is used by the system to determine whether to create and activate an account online. Input parameter value is Boolean (Yes/No).
UIX_UCS_CAC_MAX_FOLLOWUP_DAYS	This parameter is used to set up the maximum number of days for follow up when the account is in delinquent state. Input parameter value is numeric with no upper limit.
UIX_UCS_CAC_MAX_PROMISE_DAYS	This parameter is used to set up the maximum number of days allowed for customers who promise to pay when following up for delinquent accounts. Input parameter value is numeric.
AUD_QUEUE_INITIAL_CRB_FAILED	This parameter enabling will Queue the application if any bureau failed.
UIX_UCS_CUA_MAX_FOLLOWUP_DAYS	This parameter will allow the user to maintain the Collections maximum follow-up days that are allowed in the system.
XSL_TAX_INTERFACE	This parameter is used to specify the sales tax interface in OFSLL. Input parameter value is user defined. In this case it is held as <b>Manual</b> .
CMN_SYSTEM_UNDER_MAINTENANCE	This parameter specifies whether the system is under maintenance or not. Input parameter value is Boolean (Yes/No).
CMN_GL_POST_DT	This parameter is used to define the GL Post Date of Company in MM/DD/YYYY format. The same is also updated by Scheduler if ENABLED.
PTX_TXN_LAST_PURGE_DT	This parameter stores the date when transactions were purged last in the OFSLL system. Input parameter value is date.
PUP_TUP_LAST_PURGE_DT	This parameter stores the date when transactions upload were purged last in the OFSLL system. Input parameter value is date.
JSC_START_OF_BUSINESS_TIME	This parameter is used to set the start of business time. Input parameter value is time in 24 hour format.

Parameter	Description
CMN_PROMISE_FUTURE_MTHD	This parameter helps to define the future promise handling method in the system.
	<ul> <li>When multiple Promise to Pay records are defined on an account and if any one of the promise is not satisfied i.e. if there is no credit / Payment transaction of the corresponding amount on the promise date, then system uses any of the following method defined in this parameter to update the future promises.</li> <li>No Action on future promises (default)</li> <li>Mark current and future promises as broken</li> <li>Mark current as broken but future promise as cancelled</li> </ul>

# C.5 Other Parameters

The following additional set of parameters are also available to control system specific data and other administration process.

Parameter	Description
CRB_MAX_BUREAU_PULL	This parameter is used to determine the number of credit reports automatically per applicant. Input parameter value is numeric.
CRB_ALL_APL_BUREAU_PULL	This parameter is used to set up whether credit bureau reports should be pulled for the primary applicant only or to all other applicants also (for joint applications), regardless of their relationship with the primary applicant. Input parameter value is Boolean (Y/N).
CBU_FILE_FREQUENCY	This parameter is used to set the Metro II File Frequency and determine whether output file is to be generated daily or monthly. If this is monthly, then output file is written with daily data but generated monthly.
JOINT_DEDUP_ SPOUSE_LIABILITIES	This parameter is used to determine duplicate liabilities in the Spouse's liabilities in de-duping logic. Input parameter value is Boolean (Yes/No).
JOINT_DEDUP_ALLAPL_LIABILITIES	This parameter is used to determine duplicate liabilities of all applicants' liabilities in de-duping logic, irrespective of whether they are related to each other. Input parameter value is Boolean (Yes/ No).
ASC_COL_SER_ENABLED_IND	This parameter is used for enabling the Collection Servicing Indicator. Input parameter value is Boolean (Y/N).
CMN_TEST_TOOL_LOGGING	This parameter is used to set the testing tool logging to enable or disable testing tool log in. Input parameter value is Boolean (Yes/No).

Parameter	Description
ICA_INPUT_FILE_FORMAT	This parameter is used to specify the Input format for call activity file. Two Parameter values are possible – US format and OFSLL format.
JSV_BI_USER	This parameter is used to define the BI publisher User ID. Input parameter value is user defined (Admin user).
JSV_BI_PASSWORD	This parameter is used to define the BI publisher User password. Input parameter value is user defined (Admin user).
PJR_COPY_PURGED_DATA	This parameter is used to specify whether data should be copied into the purge tables or not. Input parameter value is Boolean (Yes/No).
PUP_ARCHIVE_DAYS	This parameter is used to specify the number of days after which the transactions upload details are to be archived. Input parameter value is numeric.
PUP_OARCHIVE_DAYS	This parameter is used to specify the number of days after which the transactions upload details are to be moved from <b>O</b> tables. Input parameter value is numeric.
TPE_APPLY_LTC_FROM_CURR_DUE_DT	This parameter is used to specify whether late charge should be applied from current due date for Pyramid Law fee method. Input parameter value is Boolean (Yes/No).
TPE_EXCESS_PAYMENT_TO_MEMO	This parameter will make excess payment to the memo payment by marking this Parameter as YES.
TPE_STOP_COMP_DELQ _DAYS	This parameter is enabled to stop computation if the account is delinquent for more than 60 days.

#### Table C-4 (Cont.) Other Parameters



# Appendix : Configuration at Company Level

This section consists of the following topics:

- Introduction
- Existing Configuration
- Configuration at Company Level
- Setup Company Definition
- Setup Multiple Companies in Same/Different Time Zone
- Impact on Defining Configuration at Company Level

# **D.1 Introduction**

OFSLL supports defining multiple Portfolio Companies in an Organization and facilitates to configure these Portfolio Companies to operate in different time zones. The nightly batch jobs for processing can also be configured to run as per the operating hours of the Portfolio Companies.

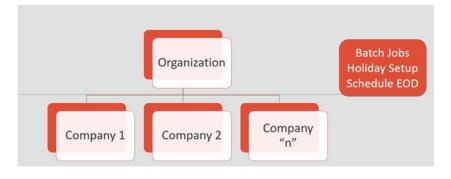
Using this, system can be configured in Setup to either process at Organization level or at Company level. To process at Organization level, no specific change is required since it is the default setup.

The below details in this section is intended to give an overview of the changes required to setup the system to process at Company level.

# **D.2 Existing Configuration**

In the default setup, there is no definition of GL date at company level and this implies that organization can define the independent companies to which accounts belongs. But the EOD scheduling and job run happens at organization level and '**not**' at each company level. Also the GL date is defined at **System Parameters** Level.







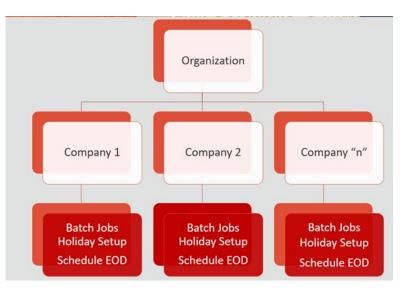
# **D.3 Configuration at Company Level**

In the configuration at Company level (not Branch level), the following options are supported:

- To configure only one EOD schedule for one or all companies Configure batch jobs at ALL level with or without having multiple company definitions. If OFSLL is upgraded from earlier to current release version, this helps to continue with existing ALL company level scheduling of batch job run.
- To configure EOD for each company independently Define GL date at each Company level to schedule and run batch jobs at each company level. The scheduler changes the GL date of specific company, after successful completion of batch job run.

However in this setup, note that:

- It is advised to **Enable** flag at ALL GL date level, but disable batch jobs at ALL level so that scheduler does the rollover of date but does not pick-up batch jobs for EOD run.
- After EOD run, system rollovers the GL date or ALL company entry, after completion of run of other specific company GL date rollover.
- Ensure the Company parameter System Under Maintenance is also set to Y for corresponding company during EOD run of same company.
- Company Start of Business Time can be configured at company level. If the parameter value is set to **0500**, it implies that scheduler rollovers the GL date based on this time.
- System refers the **Company Time Zone** (new field at company definition page) to identify the time zone in company parameter.



#### Figure D-2 Configuration at Company Level

# **D.4 Setup Company Definition**

In this setup, define the company and company parameters.

1. Define Company and date format



- Define the company in Companies Definition screen and ensure to maintain Company Time Zone.
- Define company code with **Alphanumeric** characters only.
- Ensure to define the **Display Format** organization Definition **Division Definition** Display Formats.

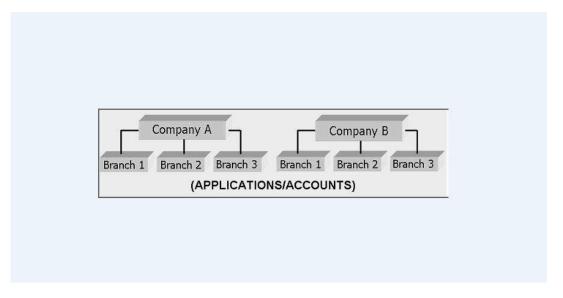
#### Note:

Fixed simple date format definition is one time setup for each company and Admin user is not expected to change it again in life time. Currently it is allowed to select only MM/DD/YYYY format.

- 2. Define the following company parameters: The default shipped seed data of Company level GL date is set to All.
  - GL POST DATE COMPANY IN MM/DD/YYYY FORMAT (UPDATED BY SCHEDULER IF ENABLED)
  - CMN\_SYSTEM\_UNDER\_MAINTENANCE SYSTEM UNDER MAINTENANCE
  - JSC\_START\_OF\_BUSINESS\_TIME (COMPANY START OF BUSINESS TIME (24HR FORMAT)
  - PTX\_TXN\_LAST\_PURGE\_DT LAST PURGE DATE OF TXNS
  - PUP\_TUP\_LAST\_PURGE\_DT LAST PURGE DATE OF TXNS UPLOAD

Example: The following is an illustration on how 3 companies are defined with 3 different time Zones in USA, UK and Australia.

#### Figure D-3 Setup Company Definition



#### Table D-1 Company Parameters

Parameter	USA	UK	AUS		
GL Post Date	31 Dec 2019	02 Jan 2020	02 Jan 2020		



Parameter	USA	UK	AUS
CMN_SYSTEM_UNDER _MAINTENANCE	Y	Ν	Ν
JSC_START_OF_BUSIN ESS_TIME	0500	0500	0500
PTX_TXN_LAST_PURG E_DT	01/01/2019	01/01/2019	01/01/2019
PUP_TUP_LAST_PURG E_DT	01/01/2019	01/01/2019	01/01/2019

Table D-1 (Cont.) Company Parameters

This section consists of the following topics:

- Holiday Setup and Processing
- Batch Jobs Processing

## D.4.1 Holiday Setup and Processing

The holiday defined in setup is processed as indicated below:

- Scheduler picks up the jobs for EOD run based on Next Date and time' set at each batch job level.
- After successful completion of job run for the individual company, system rollovers the date for respective company.
- Once the EOD run and date rollover is completed for individual company, system verifies the Enabled indicator for All company. If none of batch jobs are enabled - rollovers the ALL GL date.
- If **01 Jan 2020** is recorded as holiday in setup, scheduler will/will not execute the batch jobs based on the Batch job holiday maintenance and subsequently rollovers the next date to 02 Jan 2020, at proper start of business time for the company.

### D.4.2 Batch Jobs Processing

The default shipped seed data of Batch Jobs is set to All. Define the company and copy the batch jobs. Note that the **Copy** option copies all the batch jobs at one go.

# D.5 Setup Multiple Companies in Same/Different Time Zone

- Define company level time zone using the field Company Time Zone at Companies Definition screen.
- This parameter is used to consider the Company level and Start of Business Time. The same can be configured to the same time zone or different time zone for scheduler to process EOD / BOD.
- Company wise file upload facility is supported as follows: As part of creating company, following are automated:
  - Directory objects in db is created
  - System parameter is created for directories



- External table is created for selected uploads collateral and txn upload automatically
- Physical directories are not created
- Directory permissions is to be defined manual
- If Company specific file upload jobs are used, the file upload process happens from company specific folders.

This section consists of the following topics:

Setup for New Company Added Subsequently

## D.5.1 Setup for New Company Added Subsequently

For New Company Added Subsequently (not on Day zero), follow the same steps to be followed on Day zero setup. Raise SR to execute script of directory creation of new company for file upload.

# D.6 Impact on Defining Configuration at Company Level

System displays the following details at each configured Company level.

- Company Level Configuration Settings
- Scheduler
- Debug Logs
- Setup Screens
- File Uploads
- Transactions
- Web Services
- Letters, Correspondence
- Reports
- Credit Bureau & Metro II
- GL
- ODD1, ODD2, ODD3
- Migration
- Conversion
- Archive
- Purge
- Standard Payees
- Data Masking
- WFP Module
- Batch Jobs and File uploads
- Assumptions



# D.6.1 Company Level Configuration Settings

Company level LOV selection is available at following screens to configure:

- System Monitor > Batch Jobs
- System Monitor > Jobs > Batch
- System Monitor > Jobs > Background
- System Monitor > Jobs > Credit Request
- System Monitor > JMS Queues > Messages
- System Monitor > Events
- Data Files > Input folder

### D.6.2 Scheduler

Once the batch jobs are completed for that specific company, scheduler picks-up the company specific scheduled batch jobs and updates the GL Post Date of that specific company.

#### Note:

- No two companies should be configured to run jobs by scheduler at the same time.
- Ensure to setup the Parent and child batch jobs with marginal difference in time setup to get picked-up by the scheduler.

# D.6.3 Debug Logs

- Batch level Debug logs are maintained at system parameter level and allowed to enable / disable debug batch job logging at system parameter level only.
- System allows to enable batch job level debug jobs by enabling in User Defined Table.
- The debug log file generated is appended with Company Name.
- The date format in debug logs is MM/DD/YYYY standard format only, irrespective of logs generated for any company.

### D.6.4 Setup Screens

All setup screens refers to system date for validation. Example: Start and End Date.

### D.6.5 File Uploads

If only ALL Company Definition is used, the file upload process continues to use the existing folder and infrastructure.

- As part of creating company, following are automated:
  - Directory objects in db is created
  - System parameter is created for directories



- External table is created for selected uploads collateral and txn upload automatically
- Physical directories are not created
- Directory permissions is to be defined manual
- If Company specific file upload jobs are used, the file upload process happens from company specific folders.

This section consists of the following topics:

- Input File
- Output File

### D.6.5.1 Input File

The Input File is processed based on the following conditions:

- Changes are accepted in same file structure and input file has to be placed under input/ directory/company specific folder.
- In case certain file does not have company definition like **Asset Upload**, the same can be placed in any company folder to process and upload records.
- Some input files are not programmed to refer Data Files > Input file definitions and hence any date in the file will follow MM/DD/YYYY format. For example, Call activity posting, promise date are to be given in the same format.
- Some input files are programmed to refer Data Files > Input file definitions and hence system expects the date in the file as defined as date format in definition.

### D.6.5.2 Output File

Output file name is appended with Company Name and is generated in one folder.

#### Note:

A script crt\_company\_directories.sh is provided with installer in the path  $core_db \fildb.zip \dba_utils \to create directories and to create folders for each defined Company. The same is to be run during installation. Also, the CLOB indicator is retained at system parameter level.$ 

## D.6.6 Transactions

- Monetary transaction refers to the company specific GL date.
- Non-Monetary transactions refers to system date.
- Transactions data in the account continues to show the dates with reference to **Fixed** simple date format maintained at company level.

## D.6.7 Web Services

- GL date of service refers to company level GL date.
- **Company** has to be passed for certain web services to take reference of corresponding company GL date.



# D.6.8 Letters, Correspondence

- Letters are generated based on company level batch job run.
- Date format in letter is not controlled by company level display format and refers to the letter template.

# D.6.9 Reports

- Changes are done to report template and reports are generated with **Company Name** appended to file and generated data for specific company, where the job is run.
- Date format in report is not controlled by company level display format and refers to the report template.

## D.6.10 Credit Bureau & Metro II

- Bureau pull does not have any impact to handle because user has to select the specific company and then bureau triggers the pull from UI.
- Metro II No impact. System generates file for all companies; but based on product level flag and with configured setup.

# D.6.11 GL

Current GL Setup (Attributes, Translations and Transaction Links and so on) is at Company level and hence there is no impact.

# D.6.12 ODD1, ODD2, ODD3

If job is run at company level,

- ODD1 (Producer ACH, Adverse Action letters, Adverse Action Condition Letter file) job generates the data at company level.
- ODD2 (Account ACH, Vendor ACH, Statement, Letter File and so on) job generates the data at company level.
- ODD3 job generates the data at company level.

## D.6.13 Migration

For all screens where company has been added, the default value ALL is provided and user is expected to enable this in seed data screen.

## D.6.14 Conversion

No specific impact since API tables have definition of company. User can upload the conversion files based on company.

## D.6.15 Archive

Parameter to specify the archive days are defined at system level but user can run the Archive batch jobs at each company level and the same archives data for that specific company.

# D.6.16 Purge

Parameter to specify the purge days and following parameters are moved to company level.

- PTX\_TXN\_LAST\_PURGE\_DT LAST PURGE DATE OF TXNS
- PUP\_TUP\_LAST\_PURGE\_DT LAST PURGE DATE OF TXNS UPLOAD

### D.6.17 Standard Payees

- User would be able to define payee bank account for each company / branch combination.
- AP Requisition batch job generates the requisition considering the account number defined at company level.

## D.6.18 Data Masking

Not handled and hence data masking can be configured at organization level only.

# D.6.19 WFP Module

Not handled.

# D.6.20 Batch Jobs and File uploads

For list of batch jobs and File uploads handled to run at company level, refer to product release notes.

## D.6.21 Assumptions

System considers the criteria defined for company in Queues > Criteria Based Condition screen and ignores the branch level differentiation across application. Hence, even if user defines multiple records (as indicated below), system considers the combination as same and executes records are company level.

Company = AUS and Branch = ALL

Company = AUS and Branch = Sydney



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				TEST-PAVAN			03/21/2000	12/31/4000		0 SA03		ALL		
TEST-PAVAN			TEST-PAVAN			03/21/2000	12/31/4000		0 SA03		ALL	_		
TEST-01		TEST-PAVAN			03/21/2000	12/31/4000		0 SA03		ALL				
TEST26		DEMO				03/21/2000		/31/4000		1 ALL		ALL		
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#### Figure D-4 Criteria Based Condition